



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

### Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

### About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

NYPL RESEARCH LIBRARIES



3 3433 07594615 6













2  
M18896  
STATE LIBRARY  
STATE OF NEW YORK.

---

REPORT OF THE SUPERINTENDENT

OF THE

BANKING DEPARTMENT

RELATIVE TO

SAVINGS BANKS AND TRUST COMPANIES,

FOR THE YEAR 1889.

---

TRANSMITTED TO THE LEGISLATURE MARCH 21, 1890.

---

ALBANY:  
JAMES B. LYON, STATE PRINTER,  
1890.

TO NEW YORK  
PUBLIC LIBRARY  
**249332A**

ASTOR, LENOX AND  
TILDEN FOUNDATIONS

R 1928 L

249332A  
249332A  
249332A

# STATE OF NEW YORK.

---

No. 77.

---

## IN ASSEMBLY,

MARCH 21, 1890.

---

### ANNUAL REPORT

OF THE

SUPERINTENDENT OF THE BANKING DEPARTMENT  
RELATIVE TO SAVINGS BANKS AND  
TRUST COMPANIES.

---

STATE OF NEW YORK :

BANKING DEPARTMENT, }  
ALBANY, *March 21, 1890.* }

Hon. JAMES W. HUSTED, *Speaker of the Assembly :*

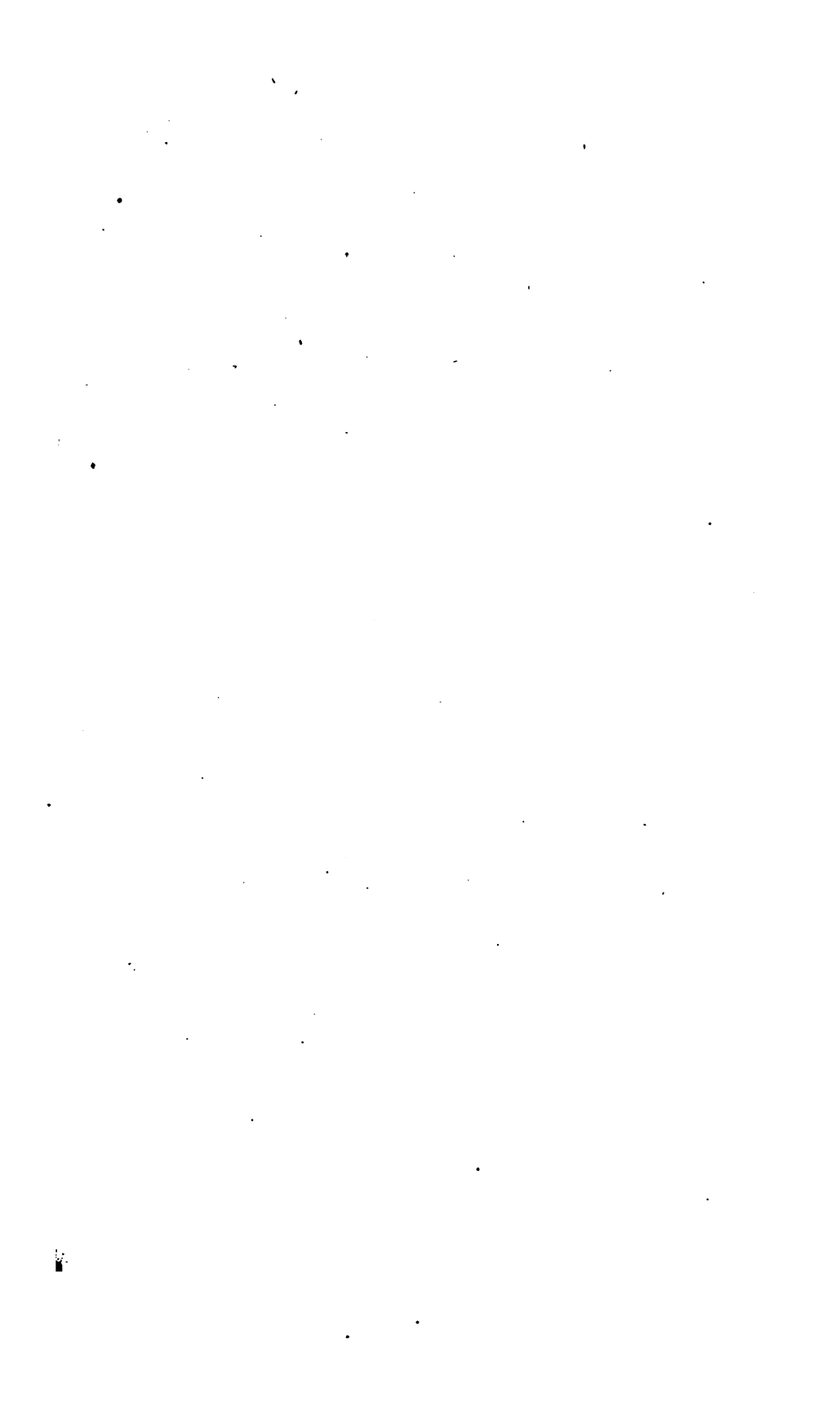
SIR:—In accordance with the provisions of chapter 409 of the Laws of 1882, I have the honor to transmit to the Legislature the annual report of this Department relative to Savings Banks and Trust, Loan, Mortgage, Security, Guarantee and Indemnity Companies or Associations.

Very respectfully,

Your obedient servant,

CHARLES M. PRESTON,

*Superintendent.*



# REPORT.

---

## STATE OF NEW YORK :

BANKING DEPARTMENT, }  
ALBANY, March 18, 1890. }

*To the Honorable the Legislature of the State of New York :*

As required by law, the following report, showing the condition of the Savings Banks and Trust, Loan, Mortgage, Security, Guarantee and Indemnity Companies or Associations of this State, on the first day of January, 1890, is respectfully submitted.

### NUMBER OF BANKS.

There were 127 savings banks in actual existence on the first day of last January, 119 of which are in active operation. The others—three of which have failed to report—having ceased to do business with only a few dollars due to depositors, have little more than a nominal existence.

The aggregate resources of the savings banks as shown by their reports to this Department at the commencement of the present year, amount to \$644,927,526, and the total amount due depositors is represented by \$550,066,657, showing an increase in resources during the year of \$29,037,730, and an increase in amount due depositors during the same period amounting to \$26,389,142.

In the following table will be found the number of savings banks, the amount due depositors and the total



resources in each of the counties of this State on the first day of January, 1890, viz.:

COUNTIES.	Number of banks.	Amount due depositors.	Total resources.
Albany.....	10	\$22,924,877	\$26,964,314
Broome .....	2	2,075,053	2,306,173
Cayuga.....	2	2,790,155	3,226,656
Chemung .....	1	381	1,686
Columbia .....	1	1,899,446	2,148,270
Cortland .....	1	758,493	808,761
Dutchess .....	7	8,351,950	9,471,629
Erie .....	4	27,353,896	32,124,293
Greene .....	1	717,862	850,301
Jefferson .....	2	1,401,831	1,554,441
Kings .....	14	93,833,649	110,503,228
Madison .....	1	621,818	689,393
Monroe .....	4	22,023,956	25,387,202
Montgomery.....	1	169,038	171,778
New York.....	25	307,773,288	361,661,449
Niagara.....	1	897,331	959,014
Oneida .....	3	6,288,821	8,017,033
Onondaga.....	3	13,287,860	15,305,023
Orange .....	6	7,570,953	8,911,945
Oswego.....	3	1,786,027	1,940,589
Putnam .....	1	191,406	223,150
Queens .....	5	2,331,827	2,649,112
Rensselaer .....	3	5,110,156	6,598,283
Richmond.....	2	695,978	804,292
Schenectady .....	1	1,159,202	1,333,615
Seneca .....	1	112,296	113,567
Suffolk .....	3	3,293,522	3,781,916
Tompkins.....	1	751,289	912,034
Ulster .....	6	5,553,134	6,299,735
Westchester.....	9	8,341,162	9,208,578
Add for cents.....	..	.....	66
Total .....	124	\$550,066,657	\$644,927,526

## BALANCE SHEET.

The following balance sheet contains a summary of the resources and liabilities of the savings banks of this State on the 1st day of January, 1890, as shown by their reports to the Superintendent of the Banking Department, viz.:

<i>Resources.</i>	
Bonds and mortgages.....	\$234,903,486
Stock investments, estimated market value..	347,780,501
Amount loaned on authorized collaterals....	7,312,067
Banking-houses and lots, estimated market value.....	6,855,666
Other real estate, estimated market value...	1,284,742
Cash on deposit with banks and trust companies.....	33,609,447
Cash on hand.....	6,475,054
Amount loaned on unauthorized collaterals..	143,395
Other assets.....	6,563,168
Total resources.....	<u>\$644,927,526</u>
<i>Liabilities.</i>	
Amount due depositors.....	\$550,066,657
Other liabilities.....	259,069
Surplus.....	94,601,800
Total liabilities.....	<u>\$644,927,526</u>

On the 1st day of January, 1880, the total resources of all the savings banks subject to the supervision of the Banking Department, amounted to \$354,222,376; on the 1st day of January, 1885, they had increased to \$505,927,496, and at the commencement of the present year they were \$644,927,526, thus clearly indicating the continued prosperity of our savings banks.

## . COMPARATIVE STATEMENT.

The total amount of the various items of resources, liabilities and statistics of the savings banks of this State on the first day of January, 1890, and the increase and

decrease during the previous year, will be found in the following comparative statement, viz.:

RESOURCES.	January 1, 1890.	Increase and decrease during the year.
Bonds and mortgages .....	\$234,903,486	\$18,828,347
Stock investments, market value.....	347,780,501	8,551,793
Amount loaned on authorized collaterals ..	7,312,067	3,527,116
Amount loaned on unauthorized collaterals	143,395	9,948
Banking houses and lots, estimated value..	6,855,666	165,258
Other real estate, estimated value.....	1,284,742	279,564
Cash deposited in banks and trust companies	33,609,447	*1,756,398
Cash on hand .....	6,475,054	*924,091
Amount of all other assets.....	6,563,168	356,193
<b>LIABILITIES.</b>		
Amount due depositors.....	\$550,066,657	\$26,389,142
Other liabilities.....	259,069	55,879
Surplus .....	94,601,800	2,592,709
<b>STATISTICS.</b>		
Number of open accounts, Jan. 1, 1890 .....	1,420,997	58,145
Acc'ts opened and reopened during the year	295,806	25,563
Accounts closed during the year .....	237,656	5,203
Number of deposits received during year..	1,993,604	147,804
Number of paym'ts to depositors dur'g year	1,601,093	20,415
Amount deposited during the year .....	\$190,767,230	\$14,277,456
Amount withdrawn during the year .....	182,675,303	7,449,374
Interest credited and paid during the year.	18,297,998	902,079
Salaries paid during the year .....	1,280,783	66,810
Other expenses during the year .....	481,339	*16,052

\*Decrease.

### MORTGAGE LOANS.

The total amount loaned on bonds and mortgages at the commencement of the present year is represented by \$234,903,486. At the beginning of the previous year the mortgage loans amounted to \$216,075,139, showing an increase during the year amounting to \$18,828,347.

The amount loaned on mortgage securities by the savings banks in the various counties of this State, and the increase in such loans during the last year will be found in the following table, viz.:

COUNTIES.	Amount of mortgage loans January 1, 1889.	Amount of mortgage loans January 1, 1890.	Increase during the year.
Albany .....	\$6,370,557	\$7,849,509	\$1,478,952
Broome .....	778,530	871,409	92,879
Cayuga .....	1,322,071	1,480,845	158,774
Columbia .....	594,728	702,943	108,215
Cortland .....	351,848	400,367	48,519
Dutchess .....	2,598,943	3,303,270	704,327
Erie .....	13,124,815	13,991,872	867,057
Greene .....	163,662	180,377	16,715
Jefferson .....	664,550	736,257	71,707
Kings .....	26,475,436	30,982,616	4,507,180
Madison .....	266,850	288,683	21,833
Monroe .....	12,241,562	13,018,572	777,010
Montgomery .....	66,639	91,342	24,703
New York .....	127,320,693	134,503,486	7,182,793
Niagara .....	396,692	450,379	53,687
Oneida .....	2,041,714	2,291,995	250,281
Onondaga .....	7,974,757	8,889,405	914,648
Orange .....	2,168,034	2,606,614	438,580
Oswego .....	560,648	620,135	59,487
Putnam .....	83,115	96,265	13,150
Queens .....	1,220,256	1,293,255	72,999
Rensselaer .....	729,293	877,243	147,950
Richmond .....	309,575	328,575	19,000
Schenectady .....	162,760	209,515	46,755
Seneca .....	59,912	65,768	5,856
Suffolk .....	1,851,497	1,965,782	114,285
Tompkins .....	279,925	350,245	70,320
Ulster .....	2,625,326	2,733,950	108,624
Westchester .....	3,270,751	3,722,812	452,061
Totals .....	\$216,075,139	\$234,903,486	\$18,828,347

## STOCK INVESTMENTS.

The stock investments at par values on the first day of last January aggregated \$291,092,360. The estimated market value of such securities amounted to \$347,780,501, representing an actual cost of \$319,878,011.

The following table shows the various classes of stock investments with the par value of each class on the 1st day of January, 1890, and the increase and decrease during the previous year, viz.:

	January 1, 1890.	Increase and decrease during the year.
United States 4 per cent bonds.	\$89,753,160	* \$307,500
United States 4½ per cent bonds	2,713,500	*4,007,000
United States 6 per cent bonds.	24,781,000	217,000
District of Columbia 3-65 bonds.	4,708,300	215,000
New York State stocks.....	3,890,400	713,000
Stocks of other States.....	36,880,374	8,043,472
Bonds of cities in this State....	106,124,603	2,554,040
Bonds of counties in this State.	10,921,742	*36,437
Bonds of towns in this State ...	7,233,352	849,045
Bonds of villages in this State..	3,437,749	950,081
Bonds of school districts in this State.....	648,180	648,180
Total.....	\$291,092,360	\$9,838,881

\* Decrease.

## REAL ESTATE.

The total estimated value of all the real estate held by the savings banks at the commencement of the present year was \$8,140,408, divided as follows, viz.:

Banking-houses and lots .....	\$6,855,666
Other real estate .....	1,284,742

## CASH UNINVESTED.

The sum of \$40,084,501 represents the total amount of cash on hand and deposited with banks and trust companies on the first day of January, 1890, which is a little over seven per cent of the amount due depositors, showing a decrease of \$2,680,489 during the previous year.

## TEMPORARY LOANS.

At the commencement of the present year the temporary loans secured by the pledge of authorized collaterals amounted to \$7,312,067, which shows an increase of \$3,527,116 during the year. The amount loaned on miscellaneous securities which were authorized previous to the enactment of the general banking law, is represented by \$143,395.

## AMOUNT DUE DEPOSITORS.

The sum of \$550,066,657 represents the total amount due depositors on the 1st day of January, 1890, an increase during the last year amounting to \$26,389,142. The increase in deposits during the last ten years amounts to \$280,808,156, and during the last thirty years, \$491,888,497, or an average annual increase of \$16,396,284.

The average annual increase during the last ten years amounting to \$23,080,816, shows that the percentage of increase is steadily gaining, notwithstanding the large number of quasi-savings institutions organized under the building and loan association acts.

## NUMBER OF DEPOSITORS.

At the commencement of the present year the number of depositors or open accounts was 1,420,997; at the beginning of the previous year it was 1,362,852, which shows an increase of 58,145 during the year.

The following table gives the total amount of deposits, the number of depositors or open accounts, and the average amount of each account on the first day of January in each of the last thirty years, viz.:

DATE.	Amount due depositors.	Number of depositors or open accounts.	Average amount of each account.
1861, January 1.....	\$67,440,397	300,693	\$224 28
1862, January 1.....	64,083,119	300,511	213 21
1863, January 1.....	76,538,183	347,184	220 45
1864, January 1.....	93,786,384	400,194	234 35
1865, January 1.....	111,737,763	456,403	244 82
1866, January 1.....	115,472,566	465,001	248 33
1867, January 1.....	131,769,074	488,501	270 10
1868, January 1.....	151,127,562	537,466	281 18
1869, January 1.....	169,808,678	588,556	288 51
1870, January 1.....	194,360,217	651,474	296 80
1871, January 1.....	230,749,408	712,109	324 03
1872, January 1.....	267,905,826	776,700	344 92
1873, January 1.....	285,286,621	822,642	346 79
1874, January 1.....	285,520,085	839,472	340 12
1875, January 1.....	303,935,649	872,498	348 35
1876, January 1.....	319,260,202	859,738	371 00
1877, January 1.....	316,677,285	849,638	372 72
1878, January 1.....	312,823,058	844,550	370 40
1879, January 1.....	299,074,639	810,017	369 22
1880, January 1.....	319,258,501	864,470	369 32
1881, January 1.....	353,629,657	953,707	370 79
1882, January 1.....	387,832,893	1,036,106	374 32
1883, January 1.....	412,147,213	1,095,971	376 05
1884, January 1.....	431,080,010	1,147,588	375 64
1885, January 1.....	437,107,501	1,165,174	375 14
1886, January 1.....	457,050,250	1,208,072	378 33
1887, January 1.....	482,486,730	1,264,535	381 55
1888, January 1.....	505,017,751	1,325,062	381 12
1889, January 1.....	523,677,515	1,362,852	384 25
1890, January 1.....	550,066,657	1,420,997	387 10

## SURPLUS.

The estimated surplus of all the savings banks of this State on the first day of last January, amounted to \$94,601,800. On the 1st day of January, 1880, the estimated surplus was represented by \$34,781,952, and on January 1, 1885, it was \$68,669,001, showing a gradual increase in accumulated savings in addition to the regular interest credits, and a corresponding increase in the soundness of the system. The increase of surplus on estimated market values during the year amounts to \$2,592,709, and on par values, \$3,879,797.

## DIVIDENDS.

The total amount of dividends or interest credited during the year was \$18,297,998, being an increase over the preceding year of \$902,079. The total amount of dividends or interest credited during the last ten years is \$154,578,109, or an annual average of \$15,457,810.

It may be observed that the continuous increase in the annual dividends declared by our savings banks is not the result of more profitable investments, but is entirely due to the steady increase in actual savings.

## EXPENSES.

The total amount of expenses of the savings banks during the year was \$1,762,122. The amount received in rents from banking-houses, is represented by \$207,492, deducting which, leaves the net amount of expenses for conducting the business during the last year, \$1,554,630, which is .0024, or less than one-fourth of one per cent of the total resources.

During the last year the total number of deposits amounted to 1,993,604, and the total number of payments to depositors, 1,601,093, showing 3,594,697 as the total number of transactions with depositors at an average cost of about forty-three cents.



The following table gives the total amount of resources, surplus and interest credits for each of the last thirty years, an examination of which will show a healthy increase in each of these items, viz.:

DATE.	Total resources.	Surplus.	Interest credited during each year.
1861, January 1.....	\$70,409,752	\$2,949,195	\$2,834,249
1862, January 1.....	67,144,233	3,056,066	3,088,921
1863, January 1.....	80,393,066	3,846,102	3,079,302
1864, January 1.....	98,881,171	5,085,583	3,760,524
1865, January 1.....	119,341,393	7,590,174	4,593,901
1866, January 1.....	124,464,461	8,964,885	5,647,505
1867, January 1.....	141,659,513	9,865,441	5,678,453
1868, January 1.....	162,422,515	11,119,861	7,400,110
1869, January 1.....	181,958,648	12,088,216	8,666,374
1870, January 1.....	208,607,148	14,023,880	10,320,207
1871, January 1.....	245,091,177	14,253,397	12,148,985
1872, January 1.....	283,037,846	14,738,491	13,744,144
1873, January 1.....	305,330,331	19,776,864	14,977,613
1874, January 1.....	307,589,730	21,448,796	16,153,997
1875, January 1.....	328,574,572	24,310,086	16,139,949
1876, January 1.....	353,796,336	33,689,701	16,990,284
1877, January 1.....	351,829,147	34,176,603	16,457,347
1878, January 1.....	346,726,202	32,050,550	14,926,868
1879, January 1.....	334,237,311	34,553,262	13,139,690
1880, January 1.....	354,222,376	34,781,952	13,462,081
1881, January 1.....	400,944,380	47,099,094	13,650,977
1882, January 1.....	443,047,414	55,044,756	13,672,308
1883, January 1.....	472,927,319	60,630,827	14,153,005
1884, January 1.....	499,242,641	68,009,559	14,724,663
1885, January 1.....	505,927,496	68,669,001	15,023,236
1886, January 1.....	534,536,633	77,282,889	15,151,979
1887, January 1.....	568,286,867	85,633,329	15,777,022
1888, January 1.....	590,458,751	85,249,647	16,731,002
1889, January 1.....	615,889,796	92,009,091	17,395,919
1890, January 1.....	644,927,526	94,601,800	18,297,998

## INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The following table shows the total amount of resources of each of the various classes of institutions subject to the supervision of this Department, on the first day of January in each of the last ten years, viz.:

*Total Resources.*

DATE.	Savings banks.	Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1881, January 1.....	\$400,944,380 00	\$107,448,724 00	\$96,779,101 19	\$1,926,107 59
1882, January 1.....	443,047,414 00	113,498,972 00	122,011,860 00	2,021,836 00
1883, January 1.....	472,927,319 00	149,261,859 00	143,889,348 00	2,067,966 23
1884, January 1.....	499,242,641 00	171,591,164 00	164,314,887 17	3,853,186 61
1885, January 1.....	505,927,496 00	177,445,045 00	158,693,061 31	3,670,477 36
1886, January 1.....	534,536,633 00	190,576,663 00	176,216,940 82	4,078,976 07
1887, January 1.....	568,286,867 00	201,681,168 00	189,503,595 20	4,298,122 90
1888, January 1.....	590,458,751 00	193,324,267 00	200,087,230 17	4,214,504 97
1889, January 1.....	615,889,796 00	216,314,601 00	236,261,610 39	5,923,179 71
1890, January 1.....	644,927,526 00	241,754,288 00	265,547,526 76	7,056,946 64

## DORMANT BANKS.

The name, location and amount due to the depositors of each of the dormant savings banks at the commencement of the present year, will be found in the following table, viz. :

NAME.	Location.	Amount due depositors.
Hope Savings Bank.....	Albany .....	\$320 71
Southern Tier Savings Bank...	Elmira .....	381 24
Mechanics' Savings Bank.....	Brooklyn .....	330 61
Equitable Savings Institution..	New York city..	150 49
Central Savings Bank.....	Troy.....	65 26
Manufacturers' Savings Bank..	Troy.....	439 31
Mutual Savings Bank.....	Troy.....	.....

There seems no good reason why these banks should not terminate their existence and surrender their charters, and to this end the Superintendent has advised the necessary action to be taken by the trustees, but without result, except in the case of the Mutual Savings Bank of Troy, which, upon his suggestion, has advertised the closing of its business and has taken steps to get an order of dissolution.

The trustees of the above-named inactive banks, in the opinion of the Superintendent, should each follow the example of the Mutual Savings Bank. If the necessary action is not voluntarily taken by the trustees, it would seem that such action ought to be compelled by legislative enactment.

During the year the receiver of the Clairmont Savings Bank deposited with the Superintendent \$501.90, making a total of unclaimed dividends transferred to the Depart-

ment by receivers of failed savings banks of \$108,612.93. Of this amount the sum of \$32,658.92 has been paid to the depositors entitled to the same or their representatives, upon proof sufficient to the Superintendent, and there now remains in his hands, deposited according to law, the sum of \$75,954.01. The interest earned by the unclaimed dividends in the custody of the Superintendent during the year 1889, amounts to \$2,168.23.

#### NEW SAVINGS BANKS.

During the last year certificates of authorization were issued to two new savings banks in the city of New York, viz.:

United States Savings Bank, authorized, March 16, 1889.

Twelfth Ward Savings Bank, authorized, November 6, 1889.

The former immediately organized and engaged in active business, the report of which will be found in the appendix; but as the latter did not commence business until after January 1, 1890, the Department has received no report of its financial condition.

In each instance, before issuing the certificate of authorization, the Superintendent required and received from the proposed trustees a guaranty of the payment of expenses of each bank, respectively, until such time as the earnings from the investments should be sufficient to defray them.

#### CLOSING BANKS.

The trustees of the Bay Shore Savings Bank, which commenced business on the 7th day of January, 1889, becoming convinced that a savings bank could not be profitably conducted in the village of Bay Shore, have discontinued business and have taken steps towards a voluntary dissolution.

The following table contains a list of failed savings banks from the receivers of which the Superintendent has received reports, with the amount of dividends declared by each, respectively, viz.:

NAME.	Location.	Dividends declared.
Bowling Green Savings Bank.	New York city	35 per cent.
Coxsackie Savings Institution	Coxsackie .....	90 per cent.
East Side Savings Bank for Sailors.....	New York city	None.
Guardian Savings Institution	New York city	None.
New Rochelle Savings Bank..	New Rochelle .	53½ per cent.
Rockland Savings Bank.....	Nyack .....	None.
Teutonia Savings Bank .....	New York city	72 per cent.
Third Avenue Savings Bank..	New York city	19 per cent.
Yorkville Savings Bank .....	New York city	None.

#### RECEIVERS FAILING TO REPORT.

A list of the failed savings banks which have been placed in charge of assignees in bankruptcy who are not obliged to report to this Department, will be found in the following table, viz.:

NAME.	Location.	Date of failure.
Market Savings Bank..	New York city.....	Jan. 20, 1872.
Central City Savings Institution.....	Utica.....	Jan. 10, 1873.
People's Safe Deposit and Savings Institution.....	Utica and Syracuse.	Feb. 11, 1873.

## FAILED SAVINGS BANKS.

The names of the failed savings banks whose receiver-ships have been closed, the rate per cent declared by each receiver, the amount of unclaimed dividends deposited in this Department and the amount paid by the Superintendent from each of the respective funds, are shown in the following table, viz.:

NAME.	Rate per cent of dividends declared.	Unclaimed dividends deposited with superintendent	Unclaimed dividends paid by super- intendent.
1. Abingdon Square Savings Bank	48	\$930 37	\$430 46
2. Bond Street Savings Bank.....	86 $\frac{3}{4}$	21,132 88	6,900 81
3. Central Park Savings Bank ....	36	1,497 76	488 59
4. Chautauqua County Savings Bank *.....	100	2 24	.....
5. Clairmont Savings Bank .....	15	501 90	.....
6. Clinton Savings Bank .....	68.169	831 91	68 46
7. German Savings Bank of the Town of Morrisania.....	41 $\frac{1}{8}$	3,656 86	744 58
8. German Uptown Savings Bank	64	5,598 70	612 23
9. Haverstraw Savings Bank .....	75	596 04	327 21
10. Mechanics and Traders' Sav- ings Institution.....	71	14,315 91	5,474 37
11. Morrisania Savings Bank *.....	100	842 74	659 18
12. Mutual Benefit Savings Bank..	64	7,554 86	2,980 56
13. New Amsterdam Savings Bank	77	429 79	9 20
14. Newtown Savings Bank* .....	100	1 40	.....
15. Oriental Savings Bank.....	60 $\frac{1}{2}$	2,255 50	262 45
16. Park Savings Bank, Brooklyn *	100	329 44	.....
17. People's Savings Bank.....	48 $\frac{7}{12}$	5,530 96	2,344 53
18. Port Jervis Savings Bank*....	100	251 97	248 13
19. Saratoga Savings Bank .....	88	437 88	1 82
20. Security Savings Bank. ....	61 $\frac{3}{4}$	1,865 72	616 28
21. Sixpenny Savings Bank.....	85.55	39,319 89	10,486 34
22. Trades' Savings Bank .....	15	547 32	3 72
23. Union Savings Bank, Saratoga Springs.....	68	180 89	.....
Total .....		\$108,612 93	\$32,658 92

\* Closed voluntarily by board of trustees.

## CONDITION OF TRUST COMPANIES.

The following balance sheet contains a summary of the various items of resources and liabilities of the thirty-one trust, loan and mortgage companies in actual existence in this State on the 1st day of January, 1890, viz.:

*Resources.*

Bonds and mortgages.....	\$15,055,338 57
Stock investments .....	52,248,497 77
Amount loaned on collaterals.....	151,440,205 05
Amount loaned on personal securities, including bills purchased.....	8,078,051 65
Due from banks.....	258,819 03
Real estate, present estimated value.....	8,573,971 59
Cash on deposit in banks or other moneyed institutions.....	19,679,014 06
Cash on hand.....	4,995,365 14
Amount of assets not included in any of the above heads.....	4,479,368 30
Deficiency in assets, Equitable Trust Company.....	738,895 60
	<hr/>
	\$265,547,526 76
	<hr/>

*Liabilities.*

Capital stock paid in, in cash.....	\$24,787,000 00
Surplus fund.....	25,201,635 74
Undivided profits .....	3,245,408 40
Deposits in trust.....	83,616,152 18
General deposits.....	118,982,768 57
Bonds outstanding .....	13,000 00
Debentures.....	4,257,569 73
Other liabilities .....	5,443,992 14
	<hr/>
	\$265,547,526 76
	<hr/>

The following table shows the increase and decrease during the year in the several items of resources and liabilities of these companies, viz.:

RESOURCES.	January 1, 1889.	Increase and decrease during the year.
Bonds and mortgages.....	\$15,055,338 57	\$3,145,738 33
Stocks and bonds, estimated mkt. value.	52,248,497 77	8,344,404 74
Amount loaned on collaterals.....	151,440,205 05	20,717,684 99
Amount loaned on personal securities, including bills purchased .....	8,078,051 65	* 5,422,981 48
Due from banks.....	258,819 03	* 26,156 78
Real estate, present estimated value....	8,573,971 59	487,230 98
Cash on deposit in banks or other moneyed institutions.....	19,679,014 06	4,086,430 81
Cash on hand.....	4,995,365 14	* 2,681,568 24
Amount of assets not included in any of the above heads .....	4,479,368 30	502,591 35
Deficiency in assets, Equitable Trust Co.	738,895 60	132,541 67
	<u>\$265,547,526 76</u>	<u>\$29,285,916 37</u>
LIABILITIES.		
Capital stock paid in, in cash .....	\$24,787,000 00	\$4,200,000 00
Surplus fund .....	25,201,635 74	7,553,740 03
Undivided profits .....	3,245,408 40	* 3,266,070 15
Deposits in trust .....	83,616,152 18	* 2,771,878 34
General deposits.....	118,982,768 57	21,574,590 27
Bonds outstanding.....	13,000 00	.....
Debentures .....	4,257,569 73	868,969 73
Other liabilities .....	5,443,992 14	1,126,564 83
	<u>\$265,547,526 76</u>	<u>\$29,285,916 37</u>
STATISTICS.		
Total amount of interest, commissions and profits of every kind received during the last six months.....	\$5,936,215 59	\$1,330,551 73
Amount of interest paid to and credited depositors during the same period....	2,228,042 93	347,056 16
Amount of expenses of the institution during the same period .....	1,049,682 96	339,565 00
Amount of dividends on capital stock declared during the same period.....	1,123,110 00	168,185 00
Amount of deposits by order of court ...	4,265,912 49	745,542 02
Total amount of deposits on which interest is allowed at this date .....	185,704,960 65	14,528,563 02
Amount of bonds and mort. purchased..	3,561,009 00	2,017,491 00

\* Decrease.



## SCOPE OF INVESTMENTS.

Correspondence with a large number of savings banks has brought the uniform reply that the class of securities in which they are permitted to invest is limited in extent and commands so high a premium that it is extremely difficult to obtain them at a figure to enable them to declare the usual rate of interest to depositors.

To meet the difficulty, a bill has been introduced this winter authorizing savings banks, in addition to their present scope of investments, to invest "in the stocks or bonds legally authorized of any city incorporated under the laws of the States of Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey, Pennsylvania, Ohio, Illinois, Wisconsin, Michigan, Missouri or Colorado, respectively, which city has in each case at the time of such investment more than 50,000 inhabitants as ascertained by the United States or State census made next preceding such investment, and whose total indebtedness, including the issue of stocks and bonds in which such investment is made, does not exceed ten per centum of the valuation of the taxable property therein, as ascertained by the valuation of such property made for the assessment of taxes next preceding such investment, and which city has not, nor has the State in which such city is situated, defaulted in the payment of any part of either principal or interest of any of its stock or bonds within ten years next preceding such investment; provided, however, that it shall not be lawful for any savings bank to invest more than twenty-five per centum of its assets in the stocks or bonds of cities situated out of this State, or to invest more than two and one-half per centum of its assets in the stocks or bonds of any

one of such cities, or to invest in more than five per centum of all the stocks and bonds issued by any one of such cities, or to make any investment in the stocks or bonds of any city situated out of this State, which has been or shall be issued to aid in the construction of any railroad. The term indebtedness of any city used in this section shall be construed to denote the indebtedness of such city after deducting the amount of sinking funds available for the payment of such indebtedness."

I approve of this amendment and respectfully urge its passage.

#### DELAY IN SUBMITTING REPORT.

This report has been delayed owing to the recent financial difficulty involving the temporary suspension of two State banks in New York city, which occurred on the thirtieth and thirty-first of January last, and which necessarily required the attention of the Department for a period of some ten days, at a time when the whole force of the Department was engaged upon the savings bank report. In this connection I deem it proper to say at this time, relative to the New York bank suspensions, which were occasioned by over-certification of checks, in some cases against very small balances, and in others none whatever, that legislation is imperative, having for its purpose an amendment of the present banking laws, providing against over-certification of checks and giving to the Superintendent power—in similar cases to the one cited—to take possession of such bank and appoint a receiver to wind up its affairs, in substantially the same manner as that possessed by the comptroller of the currency under national enactment.

24 REPORT OF SUPERINTENDENT OF THE BANKING DEPARTMENT.

By chapter 156 of the first session of the forty-fourth congress, approved June 30, 1876, it was enacted that, "whenever the Comptroller shall become satisfied of the insolvency of a national banking association, he may, after due examination of its affairs, in either case, appoint a receiver who shall proceed to close up such association and enforce the personal liability of the shareholders, as provided in section 5234 of the Revised Statutes of the United States."

I accordingly ask that the attention of your honorable body be directed to this subject, and that such provision be made as shall, in the most effectual manner, guard the interest of depositors.

Respectfully submitted,

CHARLES M. PRESTON,

*Superintendent.*

---

# APPENDIX.

---



# AMENDMENT TO SAVINGS BANK LAW.

---

## Chapter 414.

AN ACT to provide for reports of the dormant accounts in savings banks incorporated under the laws of this State.

APPROVED by the Governor June 8, 1889.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Every savings bank or institution for savings now existing or which hereafter may be organized under and by virtue of any law of this State, shall, on or before the first day of June in each year, make a report in writing to the Superintendent of the Banking Department, verified by the oath of the two principal officers of the institution, concerning such accounts of depositors of amounts of five dollars or more, as have been dormant for twenty-two years and upwards, from the first day of May preceding; that is, accounts which have not been increased nor diminished by deposits or withdrawals, exclusive of interest credits. The accounts of depositors whose pass-books have been presented at the bank for the entry of interest earned, within the period of twenty-two years, shall not be deemed dormant accounts within the meaning of this act.

§ 2. The first report of each savings bank, made in compliance with the provisions of this act, shall accurately state the full names of all depositors which the books of the bank show to have five dollars or more to their credit, whose accounts have been dormant for twenty-two years or upwards; such report shall also state the date on which the original deposit was made; the last known place of residence of the depositor, his or her occupation, date of birth, nationality, parents' names if known, and the date when the bank discontinued the crediting of interest on each account, together with any additional data which may aid in determining the ownership of such dormant accounts. All subsequent reports, in addition to dormant accounts not previously reported, shall contain a list of such previously reported accounts as have either been paid or become active accounts since the last report, through partial payments, or the presentation of pass-books for the

entry of the interest due to the account. It is expressly provided, however, that the sums to the credit of such dormant accounts are not required to be stated in the reports provided for by this act.

§ 3. Any willful false swearing in regard to such reports shall be deemed perjury, and be subject to the prosecutions and punishment prescribed by law for that offense. If any savings bank shall fail to make the report required by this act at the time so required, it shall forfeit the sum of one hundred dollars per day for every day such report or statement shall be so delayed or withheld, and the Superintendent may maintain an action in his name of office to recover such penalty, and when collected, the same shall be paid into the treasury of the State, and be applied to the expenses of the Banking Department; but the Superintendent may, for sufficient cause, extend the time for making such report not exceeding thirty days.

§ 4. The Superintendent of the Banking Department is directed and required to provide for the keeping in his office of an index of the names of those depositors reported to him under the provisions of this act; and whenever any inquiry shall be made to him concerning such dormant accounts, he may require the applicant or applicants to furnish evidence of their right to the same, and if satisfied that such applicant, or his or her principal, has a lawful claim to one or more of the dormant accounts reported to him, he shall indicate to the person making the application, by which of the savings banks the account or accounts are held.

§ 5. The Superintendent of the Banking Department shall assess the expenses incurred in carrying out the provisions of this act upon the savings banks reporting dormant accounts, pro rata according to the number of accounts reported, and the sums so contributed shall be paid into the treasury of the State for that purpose.

§ 6. This act shall take effect immediately.

## OPINIONS BY THE ATTORNEY-GENERAL

ON

Questions Relating to Construction to be Given to Portions  
of the Banking Laws Applicable to Savings Banks.

STATE OF NEW YORK:

ATTORNEY-GENERAL'S OFFICE,  
ALBANY, April 22, 1889. }

HON. WILLIS S. PAINE, *Superintendent Banking Department*:

DEAR SIR:—In reply to the request of Mr. Miller, treasurer of the Savings Bank of Utica, contained in your communication of April fifteenth, I beg leave to state as follows:

By section 260 Paine's Banking Laws, savings banks are authorized to invest "in stocks or bonds, or interest-bearing obligations of any State in the union that has not, within ten years previous to making such investment by such corporation, defaulted in the payment of any part of either principal or interest of any debt authorized by any Legislature of such State to be contracted."

This section covers "obligations of a State," and if Dakota, after she has become a State legally, assumes the payment of obligations incurred by her while a territory, I can see no legal objection to such obligations as a medium of investment by savings banks, provided, of course, that no default has been made, as provided in the section above quoted.

Inasmuch, however, as no constitution has yet been adopted by Dakota, it is impracticable to say at this time whether the payment of obligations incurred by the territory of Dakota will be properly assumed by the Constitution and Legislature of the State of Dakota, and upon this, of course, the question entirely depends.

Very respectfully,

Your obedient servant,

ED. G. WHITAKER,  
*Deputy Attorney-General.*



## STATE OF NEW YORK:

ATTORNEY-GENERAL'S OFFICE,

ALBANY, May 10, 1889. }

Hon. WILLIS S. PAINE, *Superintendent Banking Department* :

DEAR SIR :—I have received your communication of the eighth instant, with inclosures, requesting my opinion as to the legality of the investment by savings banks in the bonds of Indiana issued in pursuance of the provisions of an act of the Indiana Legislature, approved March 11, 1889.

Savings banks may invest in stocks or bonds, or interest-bearing obligations of any State in the union that has not, within ten years previous to making such investment by such corporation, defaulted in the payment of any part of either principal or interest of any debt authorized by any Legislature of such State to be contracted. (Sub. 3, sec. 260, Paine's Banking Laws.) This assumes, of course, that the bonds or obligations are legally issued and are of such a character that they would be binding as between individuals.

It appears that the Indiana Legislature passed "An act authorizing the Governor, Auditor and Treasurer of State to make a loan for the purpose of carrying on the State government, making provision for the funding of the present outstanding temporary loan at a lower rate of interest, and concerning matters in connection therewith and declaring an emergency."

This act became a law on March 11, 1889, and the bonds in question were issued in pursuance to its provisions.

The only question that is disclosed by the papers furnished, and consequently the only question considered by me, is as to the legality of the issue of the bonds; and this question is further narrowed to the constitutionality of the act authorizing the issue.

This question was presented to the firm of MacDonald, Butler & Snow, and an elaborate opinion was delivered by them holding the act unconstitutional, and, as a consequence, the bonds issued thereunder invalid. This opinion was concurred in by the Circuit Court, but upon appeal to the Supreme Court of Indiana the opinions of Messrs. MacDonald, Butler & Snow and of the Circuit Court were non-concurred in, and it was held that the act was constitutional and that consequently the bonds issued thereunder were valid.

Thus it appears that the State of Indiana has issued these bonds, and that it has been judicially determined by the highest court in the State that the act authorizing such issue was constitutional and a

proper exercise of legislative powers, and that the bonds are legal and valid obligations of the State.

It is the province of the Supreme Court of Indiana to interpret its organic law as well as its statutes; and the Constitution and laws of a State receive their authoritative construction and interpretation from its own courts. And the courts of this State will consider such construction binding upon them (*Jessup vs. Carnegie*, 80 N. Y., 441); so also will the Supreme Court of the United States (*Shelby vs. Guy*, 11 Wheaton, 367; *Town of South Ottawa vs. Perkins*, 94 U. S., 260, 267).

The question as to the validity of the bonds may, therefore, be considered as settled, so far as raising it in this State is concerned. Attorney-General O'Brien, in an opinion to your department, dated May 1, 1885, held that for ten years previous to that date the State of Indiana had not defaulted in the payment of any of its obligations or interest thereon, within the meaning of the Savings Bank Law (*supra*). If no default has been made since that time, assuming that the opinion of Mr. O'Brien was correct, which I have no reason to doubt there can be no objection to savings banks buying the bonds for that reason.

From the facts furnished me, therefore, I can see no illegality in savings banks investing in the bonds in question.

Very respectfully,

Your obedient servant,

ED. G. WHITAKER,

*Deputy Attorney-General.*

STATE OF NEW YORK :

ATTORNEY-GENERAL'S OFFICE, }  
ALBANY, June 25, 1889. }

HON. WILLIS S. PAINE, *Superintendent Banking Department* :

DEAR SIR:— Your communication of the twenty-first instant, inclosing a communication from F. A. Schroeder, president of the Germania Savings Bank of Kings county, has been received, asking for an interpretation of the phrase "except where lots have been heretofore purchased," as used in section 263 of the Banking Law.

In reply thereto the following is respectfully submitted :

It appears that the Germania Savings Bank bought a plot of land in 1872 on Fulton street, Brooklyn, with the intention of erecting a suitable building upon it for the convenient transaction of the business

of the bank, so soon as the business of the bank would, in the judgment of the trustees, warrant it.

The trustees are now desirous of erecting such a building upon said property and desire to know if they may legally do so.

Section 263 of the Savings Bank Act provides as follows :

"It shall be lawful for any such corporation to purchase, hold or convey real estate only as follows :

1. A plot whereon is erected or may be erected a building or buildings requisite for the convenient transaction of its business and from portions of which, not required for its own use, a revenue may be derived. The cost of such building or buildings and lot in no case to exceed fifty per centum of the net surplus of such corporation, except by written permission of the Superintendent of the Banking Department, except where lots have been heretofore purchased, or where maps, plans and estimates have been made for the purpose of erecting a banking building."

It was the common law that corporations could not hold real estate. This section creates an exception and allows real estate to be held by savings banks for certain specified purposes, one of which is mentioned in subdivision 1, *supra*, viz., a plot and buildings for the transaction of its business and portions of which may be rented.

They can not, however, *now purchase* a lot and erect a building thereon, the aggregate cost of which exceeds fifty per cent of the net surplus, unless they have the permission of the Superintendent of the Banking Department. But where the lot was already purchased at the time of the original passage of the above section, which was in 1875, or where maps, plans and estimates, etc., have already been made, then the consent of the Superintendent of the Banking Department was not required, even though the cost of land and building exceeds fifty per cent of the net surplus. This exception was no doubt made in order that the provisions should not have a retrospective effect and interfere with savings banks which had already taken steps to construct a building for the transaction of its business.

The provisions and intention of subdivision 1 of section 263 may be summarized, therefore, as follows:

Savings banks may now, *without* the consent of the Superintendent of the Banking Department, purchase a lot and erect a building thereon for the convenient transaction of its business, if the total cost does not exceed fifty per cent of its surplus. And may do the same thing *with* the consent of the Superintendent of the Banking Department, even though the aggregate cost exceeds fifty per cent of its surplus.

That where the bank had already taken the steps mentioned for the purpose of erecting such a building by purchasing the lot, making plans, maps, estimates, etc., at the time of the passage of original section 263, it may still go on and erect the building without the consent of the Superintendent of the Banking Department.

Inasmuch, however, as it was a question of intent when the purchase of the lot was made in 1872, whether it was for the purpose of erecting thereon the building, and that question is one of fact which might require proof, it would probably be well to obtain the consent of the Superintendent, if it is contemplated to build a structure, the cost of which, together with the lot, will exceed fifty per cent of the net surplus, although, in my opinion, such consent is not necessary, if it is established as a fact that the original purchase was for the express purpose of erecting a building thereon for the use of the institution.

Very respectfully,

Your obedient servant,

ED. G. WHITAKER,

*Deputy Attorney-General.*

STATE OF NEW YORK:

ATTORNEY-GENERAL'S OFFICE,  
ALBANY, November 9, 1889. }

HON. CHAS. R. HALL, *Deputy Superintendent Banking Department:*

DEAR SIR:—In answer to your inquiry by telephone as to whether savings banks may invest in warrants issued under chapter 323, Laws of 1889, I would state as follows:

The act of 1889, referred to, provides for making certain improvements upon some of the streets in the city of Buffalo.

The expense of such improvement to be defrayed by local assessments upon the property benefited.

Section 6 especially provides that the expense of the improvements shall "not be a charge or debt against the city of Buffalo, but shall be paid for solely by local assessments and warrants drawn by direction of the common council against such assessment-rolls, payable from the moneys collected thereunder."

These certificates or warrants are not, in my opinion, "stocks or bonds," or "interest-bearing obligations of any city or county of this State," within the meaning of section 260 of the Savings Bank Act.

The act authorizing the issue of these certificates expressly declares they shall not be a charge or debt against the city of Buffalo.

The only security there is for the payment of these warrants is the property benefited by the improvement; and if the property so benefited is of less value than the amount of the assessment, I do not see how full payment could be enforced.

I am of the opinion, therefore, that the certificates or warrants issued pursuant to chapter 323 of the Laws of 1889 are not legal investments for savings banks.

Very respectfully,

Your obedient servant,

CHAS. F. TABOR,

*Attorney-General.*

---

STATE OF NEW YORK :

ATTORNEY-GENERAL'S OFFICE,

ALBANY, *December 10, 1889.* }

HON. CHARLES R. HALL, *Deputy and Acting Superintendent of Banks Albany, N. Y.:*

DEAR SIR :— In answer to your inquiry of the fifth inst., “ whether a savings bank may legally acquire title to lands upon which it holds a mortgage by a surrender and voluntary conveyance of the mortgage owner, instead of going to the expense of foreclosure,” I beg leave to reply that subdivision 2 of section 263 of the Banking Act provides that it shall be lawful for a savings bank to hold and convey such real estate “ as shall have been purchased by it at sales upon the foreclosure of mortgages owned by such corporations or upon judgments or decrees obtained or rendered for debts due to it or in settlements effected to secure such debts.”

I think that the words “ or settlements effected to secure such debts ” have relation to debts evidenced by mortgages as well as by judgments or decrees obtained or rendered thereupon.

I can see no reason why the Legislature should have made any distinction between the two classes of debts or the securities, and I can see no reason why the Legislature, having allowed a bank to take security for a loan by way of mortgage, should compel a foreclosure and the incurring of costs which, with the principal of the debt, may exceed the whole value of the real estate, when the matter may be adjusted by consent of the owner of the property without the expense of a dollar in costs.

I do not mean to say that it is always wise for banks to do this. It should never be done, except upon a full and careful examination and

search for any incumbrances, and an abstract of the title passed upon by a competent lawyer.

In conclusion I may say that Attorney-General Ward, in 1879, I am informed, was of the same opinion expressed here in reference to the construction of this statute and so advised your department. In this opinion he suggested that the bank should show in the deed why the transfer was made. There certainly can be no harm in so doing.

Very respectfully yours,

CHARLES F. TABOR,

*Attorney-General.*

## RECEIVERS' REPORTS.

---

### BOWLING GREEN SAVINGS BANK.

Date of closing of the bank, November 18, 1871.

Name and post-office address of the present receiver: George I. Landon, 36 Broad street, New York city.

Amount due depositors at the date of the closing of the bank.....	\$441,112 64
Amount due other creditors at the date of the closing of the bank.....	64,339 40
Aggregate amount realized from the assets of the institution to January 1, 1890, not ascertained.	
Amount paid on account of first dividend of twenty-five per cent declared.....	124,315 92
Amount paid on account of second dividend of ten per cent declared.....	49,480 42
Total payments to receiver for fees and commissions etc., during last six months.....	None.
Total payments to clerks and accountants for salaries, during last six months.....	300 00
Total payments to counsel or attorneys during last six months.....	None.
Total payments for other expenses of the receivership during last six months.....	83 34
Total payments for all expenses of the receivership to the date of this report.....	95,775 82

The assets of the institution are not sufficient to give promise of the payment of any further dividends.

The receivership will be finally closed, probably within the present year.

### COXSACKIE SAVINGS INSTITUTION.

Date of closing of the bank, June 20, 1887.

Name and post-office address of the present receivers: Albert Parker,  
C. I. Collier and N. H. Richtmyer, Coxsackie, N. Y.

Amount due depositors at the date of the closing of the bank.....	\$143,101 53
Amount due other creditors at the date of the closing of the bank .....	627 50
Aggregate amount realized from the assets of the institution to January 1, 1890.....	134,917 20
Amount paid on account of first dividend of seventy per cent.....	98,844 17
Amount paid on account of second dividend of twenty per cent .....	26,966 67
Total payments to receivers for fees and commissions during last six months .....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
Total payments to counsel or attorneys during last six months .....	145 00
Total payments for other expenses of the receivership during last six months.....	60 10

---

The assets of the institution are sufficient to pay a further dividend of ten per cent.

The receivership will be closed as soon as possible.

---

### EAST SIDE SAVINGS BANK FOR SAILORS, NEW YORK CITY.

Date of closing of the bank, March 4, 1886.

Name and post-office address of the present receiver: Scott Lord, 261  
Broadway, New York city.

Amount due depositors at the date of the closing of the bank.....	\$516 76
Amount due other creditors at the date of closing of the bank.....	None.
Aggregate amount realized from the assets of the institution to February 5, 1889.....	827 12
No dividends declared.	
Total payments to receiver for fees and commissions during last six months .....	None.



Total payments to clerks and accountants for salaries, etc., during last six months .....	None.
Total payments to counsel or attorneys during last six months .....	None.
Total payments for other expenses of the receivership to date, about .....	\$150 00
Total payments for all expenses of the receivership to the date of this report .....	None.

#### GUARDIAN SAVINGS INSTITUTION, NEW YORK CITY.

Date of closing of the bank, November 17, 1871.

Name and post-office address of present receiver: William A. Duer, 115 Broadway, New York city.

The present receiver was appointed by order entered January 24, 1887. Before he could take any steps towards collecting in the assets of the institution, he was enjoined, by order of the Supreme Court in and for Oneida county, from interfering with such assets or taking any proceedings to realize on the same. Such order is still in force, and no part of said assets has, therefore, come to the hands of the present receiver.

For the reasons above given, the receiver is unable to state whether the assets of the institution are sufficient to give promise of the payment of further dividends, and is also unable to state when the receivership will be finally closed.

#### NEW ROCHELLE SAVINGS BANK.

Date of closing of the bank, November 21, 1877.

Name and post-office address of the present receiver: Robert P. Carpenter, New Rochelle, N. Y.

The receiver of this bank reports that the final settlement of the affairs of this bank is in the hands of an attorney and is now in process of early completion.

#### ROCKLAND SAVINGS BANK, NYACK.

Date of closing of the bank, June 19, 1877.

Name and post-office address of the present receiver: Tunis D. Seaman, 556 Palisade avenue, Jersey City Heights, N. J.

Amount due depositors at the date of the closing of the bank. .... \$37,868 02

Aggregate amount realized from the assets of the institution to January 1, 1890. .... 822 05

No dividends have been declared or paid.

Total payments to receivers for fees and commissions during last six months .....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months .....	Nothing.
Total payments to counsel or attorney during last six months .....	Nothing.
Total payments for other expenses of the receivership during last six months .....	Nothing.
Total payments for all expenses of the receivership to date of this report .....	\$828 04

No assets except judgments against former president and secretary.  
The receivership will be finally closed this spring, if possible.

**THE TEUTONIA SAVINGS BANK, NEW YORK CITY.**

Date of closing of the bank, May 8, 1878.

Name and post-office address of the present receiver: Herman E. C Street, No. 15 State street, New York city.

Amount due depositors at the date of the closing of the bank .....	\$876,121 62
Amount due other creditors at the date of closing of the bank .....	}
Aggregate amount realized from the assets of the institution .....	
Amount paid on account of first dividend .....	437,178 42
Amount paid on account of second dividend .....	130,749 61
Amount paid on account of third dividend .....	60,001 42
Total payments to receivers for fees and commissions during last six months .....	None.
Total payments to clerks and accountants for salaries, etc., during last six months .....	None.
Total payments to counsel or attorneys during last six months .....	None.
Total payments for other expenses of the receivership during last six months .....	None.
Total payments for all expenses of the receivership to the date of this report, paid by Herman E. Street, receiver .....	130 00

\*See final account of J. D. Fish, former receiver.

The assets of the institution are not sufficient to give promise of the payment of any further dividends. It is expected the receivership will be closed about May first.

### THIRD AVENUE SAVINGS BANK, NEW YORK CITY.

Date of closing of the bank, October 4, 1875.

Name and post-office address of the present receiver: William P. Dixon, post-office box 3472, New York city.

Amount due depositors and special depositors at the date of the closing of the bank.....	\$1,399,129 64
Amount due other creditors at the date of the closing of the bank .....	82,441 78
Contingent liabilities amounting to about \$15,000, of which there has been proved about.....	6,000 00
Aggregate amount realized from the assets of the institution to January 1, 1890 .....	398,404 01
Amount paid on account of first dividend of fifteen per cent, declared May 15, 1876.....	206,126 04
Amount paid on account of second dividend of two and one-half per cent, declared September 30, 1885,	29,621 15
Amount paid on account of third dividend of one and one-half per cent, declared February 1, 1888.....	15,760 78
Amount paid on account of special deposits.....	3,010 41
Total payments to receivers, for fees and commissions, during last six months .....	None.
Total payments to clerks and accountants, for salaries, etc., during last six months.....	None.
Total payments to counsel or attorneys during last six months .....	None.
Total payments for other expenses of the receivership during last six months .....	136 61
Total payments for all expenses of the receivership to the date of this report.....	118,852 40

The assets of the institution are not sufficient to give promise of the payment of any further dividends.

The receivership will be finally closed, probably within a few weeks.

---

**DETAILED STATEMENT**  
**OF THE**  
**CONDITION OF THE SAVINGS BANKS**  
**AND**  
**INSTITUTIONS FOR SAVINGS IN THIS STATE,**  
**ON THE FIRST DAY OF JANUARY, 1890, AS COMPILED FROM**  
**THEIR REPORTS TO THE BANKING DEPARTMENT.**

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

---



# ALBANY COUNTY.

## 1. ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1850.]

EDGAR COTRELL, *President.*

EDWARD J. GALLIEN, *Secretary.*

### TRUSTEES.

EDGAR COTRELL,  
SELDEN E. MARVIN,  
GEORGE I. AMSDELL,  
FRANCIS H. WOODS,  
F. M. MURPHY,

ISBAN HESS,  
J. W. COX, JR.,  
JONAS H. BROOKS,  
HENRY MAYELL,  
RODNEY VOSE,

GEORGE H. THACHER,  
E. DEL. PALMER,  
ALBERT HESSEBERG,  
HORACE S. BELL,  
J. W. BATTERMAN.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages..... \$1,031,224 41  
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$236,750 00	\$200,000 00	\$250,000 00
State of Colorado.....	57,117 68	56,397 16	57,117 68
Cities in this State.....	478,602 58	446,224 18	526,202 31
Counties in this State.....	3,288 75	3,000 00	3,150 00
Towns in this State.....	67,481 37	61,500 00	67,049 87
Villages in this State.....	62,997 00	61,000 00	61,988 55
	<u>\$906,237 38</u>	<u>\$828,121 34</u>	<u>\$965,508 41</u>

965,508 41

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882..... 12,000 00

Other real estate, cost \$8,000; estimated present value..... 8,000 00

Cash on deposit in banks or trust companies..... 351,919 23

Cash on hand..... 51,643 58

All other assets not included above, viz.:

Loaned on collaterals, viz.: On bonds and mortgages,	
market value, \$34,000; amount loaned.....	\$13,800 00
County treasurer's note.....	50,000 00
Savings bank pass book.....	1,900 00
Interest accrued.....	<u>23,191 62</u>

88,891 62

\$2,509,187 25

#### LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,324,667 82
Interest credited for the six months ending with	
December 31, 1889.....	<u>43,033 02</u>

\$2,367,700 84

Surplus..... 141,486 41

\$2,509,187 25

### CASH TRANSACTIONS DURING THE YEAR 1889.

#### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$199,443 27
From depositors, not including interest credited.....	766,214 02
From interest on loans, deposits and investments.....	94,751 35
From rents from other real estate.....	<u>668 34</u>



# ALBANY COUNTY.

## 1. ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1850.]

EDGAR COTRELL, *President.*

EDWARD J. GALLIEN, *Secretary.*

### TRUSTEES.

EDGAR COTRELL,  
SELDEN E. MARVIN,  
GEORGE I. AMSDELL,  
FRANCIS H. WOODS,  
P. M. MURPHY,

ISBAN HESS,  
J. W. COX, JR.,  
JONAS H. BROOKS,  
HENRY MAYELL,  
RODNEY VOSE,

GEORGE H. THACHER,  
E. DEL. PALMER,  
ALBERT HESSBERG,  
HORACE S. BELL,  
J. W. BATTERMAN.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages..... \$1,031,224 41  
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States .....	\$236,750 00	\$200,000 00	\$250,000 00	
State of Colorado .....	57,117 68	56,397 16	57,117 68	
Cities in this State .....	478,602 58	446,224 18	526,202 31	
Counties in this State .....	3,288 75	3,000 00	3,150 00	
Towns in this State .....	67,481 37	61,500 00	67,049 87	
Villages in this State .....	62,997 00	61,000 00	61,988 55	
	<u>\$906,237 38</u>	<u>\$828,121 34</u>	<u>\$965,508 41</u>	965,508 41

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 12,000 00  
Other real estate, cost \$8,000; estimated present value..... 8,000 00  
Cash on deposit in banks or trust companies..... 351,919 23  
Cash on hand ..... 51,643 58  
All other assets not included above, viz.:

Loaned on collaterals, viz.: On bonds and mortgages, market value, \$34,000; amount loaned.....	\$13,800 00	
County treasurer's note .....	50,000 00	
Savings bank pass book.....	1,900 00	
Interest accrued.....	23,191 62	
	<u>88,891 62</u>	
	<u>\$2,509,187 25</u>	

#### LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,324,667 82	
Interest credited for the six months ending with December 31, 1889.....	43,033 02	
	<u>\$2,367,700 84</u>	
Surplus .....	141,486 41	
	<u>\$2,509,187 25</u>	

### CASH TRANSACTIONS DURING THE YEAR 1889.

#### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$199,443 27
From depositors, not including interest credited.....	766,214 02
From interest on loans, deposits and investments .....	94,751 35
From rents from other real estate .....	668 34



## REPORT ON SAVINGS BANKS.

From mortgages .....	\$105,248 39
From redemption of stocks .....	50,384 46
From stocks sold, par value, \$303,372; amount received therefor .....	349,463 71
From loans repaid .....	500 00
From all other sources, viz.:	
Real estate sold .....	\$500 00
Taxes, insurance, etc. ....	2,870 83
	<u>3,070 53</u>
	<u>\$1,569,744 07</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$649,895 76
For loans on bonds and mortgages .....	230,942 18
For loans on stocks and other securities .....	64,400 00
For stocks and bonds purchased, par value, \$204,321.35; cost, including premiums, commissions, etc. ....	211,137 53
For interest (other than interest payments to depositors) ..	747 51
For current expenses of the bank, viz.: Salaries .....	\$4,020 71
For expenses of banking house or rent of banking rooms .....	1,500 00
For other expenses .....	1,844 25
	<u>7,364 96</u>
For taxes on real estate, except banking house .....	269 44
For repairs and other incidental expenses on real estate, except banking-house .....	109 93
Other payments, viz.:	
Taxes advanced .....	\$1,014 95
Sundry items .....	299 00
	<u>1,313 95</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	403,562 81
	<u>\$1,569,744 07</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	4,012
Number of accounts opened or reopened during the year 1889 .....	946
Number of accounts closed during the year 1889 .....	567
Total number of deposits received during the year 1889 .....	4,625
Total number of payments to depositors during the year 1889 .....	4,163
Amount deposited during the year 1889, not including interest credited for that period .....	\$766,214 02
Amount withdrawn during the year 1889 .....	649,895 76
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$34,774 87
January, 1890 .....	43,083 02
	<u>77,807 89</u>
Average amount of each account January 1, 1890 .....	590 15
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	5,000 00
Number of such accounts which exceed \$3,000 .....	120

Rate per cent of dividends or interest to depositors during the year 1889,  $3\frac{1}{2}$  to 4 per cent.

**2. ALBANY COUNTY SAVINGS BANK, ALBANY.**

[88 State street; incorporated 1874.]

JASPER VAN WORMER, *President.*ALBERT V. BENSEN, *Secretary.***TRUSTEES.**

JASPER VAN WORMER,  
 LANSING HOTALING,  
 R. C. BLACKALL,  
 BENJAMIN W. WOOSTER,  
 JACOB LEONARD,  
 WILLIAM P. RUDD,

FRANCIS N. SILL,  
 SETH WHEELER,  
 WILLIAM B. PAGE,  
 JAMES MOORE,  
 JOSEPH MANN,

F. C. CURTIS,  
 JOHN TEMPLETON,  
 JAMES MIX,  
 GEORGE H. RUSSELL,  
 A. V. BENSEN,  
 P. V. FORT.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$562,300 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$130,683 75	\$120,000 00	\$141,650 00
Cities in this State.....	432,219 00	375,000 00	433,170 00
Counties in this State.....	63,455 00	56,000 00	63,410 00
Towns in this State.....	101,741 00	84,500 00	113,910 00
Villages in this State.....	30,000 00	30,000 00	30,000 00
	<u>\$758,098 75</u>	<u>\$675,500 00</u>	<u>\$842,140 00</u>

842,140 00

Other real estate, cost \$21,500; estimated present value.... 21,500 00

Cash on deposit in banks or trust companies..... 130,366 36

Cash on hand..... 18,325 85

All other assets not included above, viz.:

Interest accrued..... \$22,603 84

Partial payments on bond and mortgage..... 17,500 00

40,103 84

\$1,614,736 05

**LIABILITIES.**

Amount due depositors..... \$1,448,842 84

Interest accrued..... 10,000 00

Surplus..... 155,893 21

\$1,614,736 05

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$93,985 55
From depositors, not including interest credited.....	840,626 43
From interest on loans, deposits and investments.....	52,381 28
From rents from other real estate.....	1,154 80
From mortgages.....	17,200 00
From redemption of stocks.....	42,474 57
From all other sources, viz.: Reduction of premium on bonds.....	5,310 75
	<u>\$1,053,133 38</u>

**PAYMENTS.**

To depositors, including interest paid to them.....	\$563,937 40
For loans on bonds and mortgages.....	155,450 00
For stocks and bonds, purchased, par value, \$149,570.58; cost, including premiums, commissions, etc.....	160,291 15
For interest (other than interest payment to depositors)....	347 58

## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$3,000 00	
For expenses of banking house or rent of banking rooms.....	2,000 00	
For other expenses.....	1,074 53	
		\$6,
For taxes on real estate, except banking house .....		
Other payments, viz.: Partial payment on bond and mortgage.....		17,
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		148,
		<u>\$1,053,</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....		
Number of accounts opened or reopened during the year 1889 .....		
Number of accounts closed during the year 1889.....		
Total number of deposits received during the year 1889 .....		
Total number of payments to depositors during the year 1889 .....		
Amount deposited during the year 1889, not including interest credited for that period.....		\$840,
Amount withdrawn during the year 1889 .....		563,
Amount of interest credited and paid for the year 1889, viz.: April 1, 1889.....	\$18,798 55	
October 1, 1889.....	22,854 97	
		41,
Average amount of each account January 1, 1890.....		
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....		3,

Rate per cent of dividends or interest to depositors during the 1889,  $3\frac{1}{2}$  to 4 per cent.

## 3. ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[450 Broadway; incorporated 1856.]

ISAAC A. CHAPMAN, *President*.

CHAUNCEY P. WILLIAMS, *S*.

## TRUSTEES.

ISAAC A. CHAPMAN,  
MICHAEL DELEHANTY,  
MARTIN L. CUTLER,  
SIDNEY S. ROBINSON,  
JAMES MCKINNEY,

LANSING MERCHANT,  
CHAUNCEY P. WILLIAMS,  
NORTON CHASE,  
ABRAHAM V. DEWITT,

LEMON THOMPSON,  
JOHN E. MCELROY,  
LEMUEL J. HOPKINS,  
JOHN W. ROBE,  
JOHN D. PARSONS, JR

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$253,1
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States stocks .....	\$250,000 00	\$250,000 00	\$315,000 60
State of Nebraska .....	67,154 48	66,186 24	66,848 00
State of Colorado .....	98,556 50	97,539 16	98,514 00
Cities in this State.....	100,685 74	97,000 00	119,300 00
Towns in this State.....	4,120 00	4,000 00	4,000 00
	<u>\$520,516 72</u>	<u>\$514,725 40</u>	<u>\$603,662 60</u>

603,6

## ALBANY COUNTY.

49

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	\$10,500 00
Other real estate, cost, \$3,733.93; estimated present value..	4,000 00
Cash on deposit in banks and trust companies .....	48,733 36
All other assets not included above, viz.: Interest and rent accrued.....	21,146 56
	<u>\$941,621 59</u>

## LIABILITIES.

Amount due depositors, viz.: Principal .....	\$774,526 69
Other liabilities, viz.:	
Interest accrued on deposits.....	\$7,104 22
Expenses incurred but unpaid.....	1,172 75
	8,276 97
Surplus .....	158,817 93
	<u>\$941,621 59</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$6,819 57
From depositors, not including interest credited .....	246,059 92
From interest on loans, deposits and investments.....	36,107 61
From rents from other real estate, deducting repairs .....	142 06
From mortgages .....	46,570 33
From redemption of stocks .....	51,283 93
From stocks sold, par value, \$61,935; amount received therefor.....	74,961 50
From loans repaid.....	500 00
	<u>\$462,444 92</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$261,932 27
For loans on bonds and mortgages.....	29,500 00
For loans on stocks and other securities.....	6,000 00
For stocks and bonds, purchased, par value, \$109,496.73; cost, including premiums, commissions, etc.....	110,992 80
For interest (other than interest payments to depositors)...	486 13
For current expenses of the bank, viz.: Salaries.....	\$3,832 76
For other expenses.....	184 13
	4,016 89
For taxes on real estate, except banking house, \$142.37; insurance, \$5.60.....	147 97
Other payments .....	635 50
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	48,733 36
	<u>\$462,444 92</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	1,374
Number of accounts opened or reopened during the year 1889 .....	299
Number of accounts closed during the year 1889.....	265
Total number of deposits received during the year 1889...	1,542
Total number of payments to depositors during the year 1889 .....	1,456

Amount deposited during the year 1889, not including interest credited for that period.....	\$246,059 92
Amount withdrawn during the year 1889.....	261,932 27
Amount of interest credited and paid for the year 1889, viz.:	
April 1, 1889.....	\$12,723 49
October 1, 1889.....	14,208 44
	26,931 93
Average amount of each account January 1, 1890.....	563 70
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  $3\frac{1}{2}$  to 4 per cent.

#### 4. ALBANY SAVINGS BANK, ALBANY.

[91 State street; incorporated 1820.]

J. HOWARD KING, *President.*

THEODORE TOWNSEND, *Treasurer.*

##### TRUSTEES.

J. HOWARD KING,  
JACOB H. TEN EYCK,  
MATTHEW HALE,  
WILLIAM KIDD,  
W. M. VAN ANTWERP,  
CLARENCE RATHBONE,

CHARLES B. LANSING,  
HENRY T. MARTIN,  
LUTHER H. TUCKER,  
J. WILBUR TILLINGHAST,  
CHARLES TRACEY,  
ABRAHAM LANSING,  
GRANGE SARD,

RUFUS K. TOWNSEND,  
WM. VAN RENSSELAER,  
MARCUS T. HUN,  
LEDYARD COGSWELL,  
JAMES D. WASSON,  
EDWARD BOWDITCH.

##### FINANCIAL.

###### RESOURCES.

Bonds and mortgages.....	\$2,930,525 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$1,009,674 36	\$1,000,000 00	\$1,260,000 00
State of New Hampshire.....	47,225 87	39,200 00	43,738 00
State of Kansas.....	62,100 00	46,000 00	56,580 00
State of Maryland.....	16,600 00	15,000 00	15,000 00
State of Massachusetts.....	59,250 00	48,600 00	53,460 00
State of Michigan.....	10,583 83	9,000 00	9,000 00
State of Rhode Island.....	20,350 00	20,000 00	21,800 00
Cities in this State.....	5,994,262 19	4,919,600 00	6,132,058 00
Counties in this State.....	606,176 85	549,000 00	579,470 00
Villages in this State.....	8,120 00	8,000 00	8,000 00
	<u>\$7,834,243 10</u>	<u>\$6,654,400 00</u>	<u>\$8,179,106 00</u>

8,179,106 00

Banking-house and lot, cost \$247,808.22; estimated present value.....	125,000 00
Cash on deposit in banks or trust companies.....	841,613 72
Cash on hand.....	84,296 36
All other assets not included above, viz.: Interest accrued,	126,582 02

\$12,287,123 10

###### LIABILITIES.

Amount due depositors, viz.

Principal.....	\$9,980,475 02
Interest credited for the six months ending with December 31, 1889.....	182,773 18
	\$10,163,248 20
Surplus.....	2,123,874 90

\$12,287,123 10

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$562,058 41
From depositors, not including interest credited.....	3,421,687 16
From interest on loans, deposits and investments.....	522,005 62
From rents from banking house.....	7,168 33
From mortgages.....	58,750 00
From redemption of stocks.....	87,500 00
	<hr/>
	\$4,659,169 52

## PAYMENTS.

To depositors, including interest paid to them.....	\$2,867,777 36
For loans on bonds and mortgages.....	811,800 00
For stocks and bonds, purchased, par value, \$15,000; cost, including premiums, commissions, etc.....	15,175 00
For current expenses of the bank, viz.: Salaries.....	\$21,850 00
For expenses of banking house or rent of banking rooms.....	7,614 25
For other expenses.....	9,027 10
	<hr/>
	38,491 35
Other payments.....	15 73
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	925,910 08
	<hr/>
	\$4,659,169 52

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	21 058
Number of accounts opened or reopened during the year 1889.....	5,080
Number of accounts closed during the year 1889.....	3,126
Total number of deposits received during the year 1889....	29,545
Total number of payments to depositors during the year 1889.....	21,013
Amount deposited during the year 1889, not including interest credited for that period.....	\$3,421,687 16
Amount withdrawn during the year 1889.....	2,867,777 36
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$160,296 94
January, 1890.....	182,773 18
Paid but not credited at other periods.....	15 73
	<hr/>
	343,085 85
Average amount of each account January 1, 1890.....	482 63
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	28,000 00
Number of such accounts which exceeded \$3,000.....	6

Rate per cent of dividends or interest to depositors during the year 1889,  
2 to 4 per cent.

## 5. COHOES SAVINGS INSTITUTION, COHOES.

[58 Remsen street; incorporated 1851.]

JONATHAN HILLER, *Vice-President.*JOHN HAY, *Secretary.*

## TRUSTEES.

JAMES WHITE,  
WILLIAM H. HOLLISTER,  
D. J. JOHNSTON,  
P. S. HOLSAAPPLE,  
BENJAMIN F. CLARKE,  
G. H. VERMILYEA,

WILLIAM BURTON,  
MURRAY HUBBARD,  
GEORGE H. McDOWELL,  
JAMES W. ABLETH,  
AMOS T. CALKINS,  
PHILIP E. MARSHALL,  
JOHNATHAN HILLER,

WILLIAM T. DODGE,  
JOHN HAY, JR.,  
A. M. HARMON,  
HENRY A. STRONG,  
GEORGE H. BILLINGS,  
GEORGE DIXON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$376,453 62  
Stock investments, viz. :

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$78,595 00	\$76,700 00	\$85,875 00	
Cities in this State .....	250,538 96	244,414 71	268,414 71	
Counties in this State .....	42,147 50	42,000 00	46,200 00	
Towns in this State .....	61,048 50	57,500 00	63,850 00	
Villages in this State .....	152,714 21	148,000 00	161,580 00	
	<u>\$565,044 17</u>	<u>\$568,614 71</u>	<u>\$625,919 71</u>	625,919 71
Cash on deposit in banks or trust companies .....				120,093 66
Cash on hand .....				6,649 00
All other assets not included above, viz. : Interest accrued,				19,466 01
				<u><u>\$1,148,582 00</u></u>

## LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$1,028,607 88	
Interest credited for six months ending with Decem- ber 31, 1889 .....	18,222 53	\$1,046,830 41
Other liabilities, viz. : Over cash .....		240 69
Surplus .....		101,510 90
		<u><u>\$1,148,582 00</u></u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in bank or trust companies, January 1, 1889, before transactions of the day .....	\$110,860 60
From depositors, not including interest credited .....	339,665 34
From interest on loans, deposits and investments .....	46,842 19
From mortgages .....	27,610 00
From redemption of stocks .....	11,000 00
From all other sources, viz. : Sundry items .....	661 86
	<u><u>\$536,639 99</u></u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$329,339 42
For loans on bonds and mortgages .....	59,062 00
For stocks and bonds purchased, par value, \$17,000; cost, including premiums, commissions, etc. ....	18,031 75
For interest (other than interest payments to depositors)...	226 23

# ALBANY COUNTY.

53

For current expenses of the bank, viz.: Salaries.....	\$2,100 00
For expenses of banking house or rent of banking rooms .....	1,000 00
For other expenses.....	187 93

\$3,237 93

Cash on hand and in banks or trust companies, December  
31, 1889, after transactions of the day.....

126,742 66

\$536,639 99

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,498
Number of accounts opened or reopened during the year 1889 .....	815
Number of accounts closed during the year 1889 .....	647
Total number of deposits received during the year 1889....	5,440
Total number of payments to depositors during the year 1889 .....	3,766
Amount deposited during the year 1889, not including interest credited for that period.....	\$339,665 34
Amount withdrawn during the year 1889.....	329,339 42
Amount of interest credited and paid for the year 1889, viz. : July, 1889 .....	\$17,735 61
January, 1890.....	18,222 53
	35,958 14
Average amount of each account January 1, 1890.....	299 26
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	3,134 00
Number of such accounts which exceeded \$3,000 .....	5

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## 6. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[40 State street; incorporated 1871.]

JOHN D. CAPRON, *President*.

EDMUND L. JUDSON, *Secretary*.

### TRUSTEES.

JOHN D. CAPRON,  
JAMES TEN EYCK,  
DAVID A. THOMPSON,  
ROBERT GEER,  
WILLIAM O. ELMORE,

EDMUND L. JUDSON,  
THOMAS AUSTIN,  
EDWARD A. DURANT, Jr.,  
ROBERT BRYCE,  
SAMUEL L. MUNSON,  
VREELAND H. YOUNGMAN,

PHILIP TEN EYCK,  
CHARLES C. LODEWICK,  
PETER KINNAR,  
ERNEST J. MILLER,  
JOHN H. FARRELL,

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages..... \$432,300 00  
Stock investments, viz. :

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Colorado State warrants.....	\$41,174 04	\$40,454 31	\$41,061 16
Cities in this State.....	128,340 31	116,224 51	140,715 95
Counties in this State.....	10,107 00	9,000 00	9,405 00
Towns in this State.....	25,680 00	22,000 00	24,990 00
Villages in this State.....	76,661 57	74,500 00	78,350 25
	<u>\$281,962 92</u>	<u>\$262,178 82</u>	<u>\$294,522 36</u>

294,522 36



## REPORT ON SAVINGS BANKS.

Real estate, cost \$1,309.21; estimated present value .....	\$1,400 00
Cash on deposit in banks or trust companies.....	107,754 47
Cash on hand .....	619 09
All other assets not included above, viz.:	
Interest accrued.....	\$14,217 51
Furniture and fixtures.....	900 00
Rent accrued .....	7 00
	<u>15,124 51</u>
	<u>\$851,720 43</u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$785,339 16
Interest credited for the six months ending with December 31, 1889 .....	12,718 49
	<u>\$798,057 65</u>
Interest accrued.....	591 10
Surplus .....	53,071 68
	<u>\$851,720 43</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$94,995 88
From depositors, not including interest credited .....	427,460 49
From interest on loans, deposits and investments.....	32,261 15
From rents from other real estate.....	306 00
From mortgages .....	36,600 00
From redemption of stocks.....	24,110 10
From loans repaid.....	5,875 00
From all other sources, viz.: Real estate sold .....	1,875 00
	<u>\$623,483 62</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$357,131 20
For loans on bonds and mortgages .....	49,200 00
For loans on stocks and other securities .....	5,875 00
For stocks and bonds purchased, par value, \$91,185.37; cost, including premiums, commissions, etc .....	95,636 68
For interest (other than interest payments to depositors)...	951 42
For current expenses of the bank, viz.: Salaries.....	\$4,200 00
For expenses of banking house or rent of banking rooms.....	1,150 00
For other expenses.....	635 39
	<u>5,985 39</u>
For taxes on real estate, except banking house.....	83 78
For repairs and other incidental expenses on real estate, except banking house .....	243 34
Other payments .....	3 25
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	108,373 56
	<u>\$623,483 62</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,901
Number of accounts opened or reopened during the year 1889 .....	643
Number of accounts closed during the year 1889 .....	429

# ALBANY COUNTY.

55

Total number of deposits received during the year 1889....	3,631
Total number of payments to depositors during the year 1889 .....	2,793
Amount deposited during the year 1889, not including interest credited for that period.....	\$427,460 49
Amount withdrawn during the year 1889.....	357,131 20
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$10,669 29
January, 1890.....	12,718 49
Credited at other periods .....	1,265 52
	<hr/>
Average amount of each account January 1, 1890.....	24,653 30
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	419 81
Number of such accounts which exceeded \$3,000 .....	8,300 00
	<hr/>
	2

Rate per cent of dividends or interest to depositors during the year 1889,  $3\frac{1}{4}$  to 4 per cent.

## 7. HOPE SAVINGS BANK OF ALBANY.

(Closing.)

[440 Broadway; incorporated 1866.]

JAMES HENDRICK, *Trustee.*

### FINANCIAL.

#### RESOURCES.

Cash on hand.....	\$320 71
-------------------	----------

#### LIABILITIES.

Amount due depositors.....	\$320 71
----------------------------	----------

### CASH TRANSACTIONS DURING THE YEAR 1889.

#### RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day.....	\$320 71
---	----------

#### PAYMENTS.

Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day.....	\$320 71
--	----------

### STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	5
Average amount of each account January 1, 1890.....	\$64 14

**8. MECHANICS AND FARMERS' SAVINGS BANK, ALBANY**

[63 State street; incorporated 1855.]

**DUDLEY OLCOTT, President.****GEORGE G. DAVIDSON, Sec****TRUSTEES.****DUDLEY OLCOTT,  
JAMES B. JERMAIN,  
EZRA G. BENEDICT,  
JOSEPH W. RUSSELL,****CHARLES NEWMAN,  
GEORGE B. STEELE,  
DANIEL LEONARD,  
ERASTUS D. PALMER,****THOMAS McCREDIE,  
GEORGE G. DAVIDSON,  
RUFUS W. PECKHAM,  
JOHN B. VISSCHER.****FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$546,000  
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States stocks .....	\$124,122 50	\$117,000 00	\$136,920 00	
Cities in this State.....	609,518 23	547,600 00	674,893 00	
Counties in this State.....	51,883 75	43,500 00	47,910 00	
	<u>\$785,504 48</u>	<u>\$708,100 00</u>	<u>\$859,723 00</u>	859,723 00
Real estate, cost, \$7,606.86; estimated present value .....				8,000 00
Cash on deposit in banks or trust companies .....				227,700 00
Cash on hand.....				4,000 00
All other assets not included above, viz.: Interest accrued,				16,000 00
				<u>\$1,663,000 00</u>

**LIABILITIES.**

Amount due depositors, viz.:	
Principal.....	\$1,320,000 00
Interest accrued.....	11,000 00
Surplus .....	331,000 00
	<u>\$1,663,000 00</u>

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$366,000 00
From depositors, not including interest credited.....	249,000 00
From interest on loans, deposits and investments.....	69,000 00
From rents from other real estate.....	
From mortgages.....	23,000 00
	<u>\$709,000 00</u>

**PAYMENTS.**

To depositors including interest paid to them.....	\$328,000 00
For loans on bonds and mortgages.....	126,000 00
For stocks and bonds, purchased, par value, \$11,000; cost, including premiums, commissions, etc.....	16,000 00
For current expenses of the bank, viz.: salaries.....	\$3,100 00
For expenses of banking house or rent of banking rooms.....	2,000 00
For other expenses.....	96 00
	<u>5,100 00</u>

# ALBANY COUNTY.

57

For taxes on real estate, except banking house.....	\$214 64
For repairs and other incidental expenses on real estate, except banking house.....	365 94
Other payments.....	40 75
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	231,852 42
	<u>\$709,115 84</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	4,190
Number of accounts opened or reopened during the year 1889.....	644
Number of accounts closed during the year 1889 .....	693
Total number of deposits received during the year 1889....	3,858
Total number of payments to depositors during the year 1889 .....	3,953
Amount deposited during the year 1889, not including in- terest credited for that period.....	\$249,581 78
Amount withdrawn during the year 1889.....	328,536 09
Amount of interest credited and paid for the year 1889, viz.:	
April, 1889.....	\$23,020 10
October, 1889.....	23,124 91
	46,145 01
Average amount of each account January 1, 1890....	315 20
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	20,000 00
Number of such accounts which exceeded \$3,000.....	9

Rate per cent of dividends of interest to depositors during the year 1889,  
3 to 4 per cent.

## 9. MECHANICS' SAVINGS BANK, COHOES.

[76 Oneida street; incorporated 1873.]

JOHN CLUTE, *President.*

A. J. GRIFFIN, *Treasurer.*

### TRUSTEES.

JOHN CLUTE,  
P. REMSEN CHADWICK,  
EDWARD FOLEY,  
A. J. GRIFFIN,  
HUGH GRAHAM,  
T. P. HILDETH,

RALPH HORNEY,  
CORNELIUS HOULIHAN,  
EGBERT W. LANSING,  
GEORGE OLIVER,  
EDWARD N. PAGE,  
A. ROSENTHAL,

WILLIAM STANTON,  
WILLIAM S. SMITH,  
WILLIAM E. THORN,  
JOHN VALLEY,  
LE ROY VERMILYEA,  
RODNEY WILCOX.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages.....	\$236,395 50
Stock investments, viz.:	

<i>Stocks and Bonds:</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$60,000 00	\$60,000 00	\$75,600 00	
Cities in this State.....	45,711 37	44,500 00	48,830 00	
Towns in this State.....	21,279 17	19,100 00	21,214 60	
Villages in this State.....	67,126 27	63,500 00	68,590 00	
	<u>\$194,116 81</u>	<u>\$187,100 00</u>	<u>\$214,234 60</u>	214,234 60
Cash on deposit in banks or trust companies .....				43,000 00
Cash on hand.....				10,323 29
All other assets not included above, viz.: Interest accrued.				7,618 48
				<u>\$511,571 87</u>

## LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$464,208 70	
Interest accredited for the six months ending with December 31, 1889 .....	8,346 26	\$472,554 96
Surplus .....		39,016 91
		<u>\$511,571 87</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$62,239 06
From depositors, not including interest credited .....	142,068 99
From interest on loans, deposits and investments .....	22,986 53
From mortgages .....	34,285 00
From all other sources .....	122 00
	<u>\$261,701 58</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$164,494 77
For loans on bonds and mortgages .....	20,510 50
For stocks and bonds purchased, par value, \$19,100; cost, including premiums, commissions, etc. ....	21,279 17
For current expenses of the bank, viz.: Salaries .....	\$1,700 00
For expenses of banking house or rent of banking rooms .....	300 00
For other expenses .....	93 85
	2,093 85
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	53,223 29
	<u>\$261,701 58</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	1,271
Number of accounts opened or reopened during the year 1889 .....	308
Number of accounts closed during the year 1889 .....	295
Total number of deposits received during the year 1889....	1,767
Total number of payments to depositors during the year 1889 .....	1,461
Amount deposited during the year 1889, not including interest credited for that period .....	\$142,068 99
Amount withdrawn during the year 1889 .....	164,494 77
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$8,355 97
January, 1890 .....	8,346 26
	16,702 23
Average amount of each account January 1, 1890 .....	371 79
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## 10. NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[59 State street; incorporated 1868.]

JOHN H. VAN ANTWERP, *President.*ALBERT P. STEVENS, *Treasurer.*

## TRUSTEES.

JOHN H. VAN ANTWERP,  
IRA JAGGER,  
NIMON W. ROSENDALE,  
NATHAN B. PERRY,  
JAMES H. MANNING,  
JAMES H. PRATT,

J. TOWNSEND LANSING,  
WILLIAM G. RICE,  
HORACE G. YOUNG,  
PAUL CUSHMAN,  
GARRET A. VAN ALLEN,

JOHN WOODWARD,  
MICHAEL N. NOLAN,  
JAMES H. MCCLURE,  
DANIEL L. VAN ANTWERP,  
JOHN G. MYERS,  
ROBERT L. FRYER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$1,479,750 00  
Stock investments, viz.:

<i>Stocks and bonds:</i>	Cost.	Par value.	Estimated. market value.
United States .....	\$418,000 00	\$400,000 00	\$504,000 00
State of New York .....	132,960 00	128,350 00	136,061 00
State of Missouri .....	24,610 00	24,000 00	25,400 00
State of Michigan .....	12,000 00	12,000 00	12,000 00
State of Massachusetts .....	69,524 00	65,500 00	71,395 00
State of Rhode Island .....	5,500 00	5,000 00	5,600 00
State of New Hampshire .....	32,860 00	30,000 00	33,900 00
State of New Jersey .....	1,030 00	1,000 00	1,030 00
Cities in this State .....	2,204,442 00	1,970,072 00	2,397,723 00
Counties in this State .....	215,395 00	203,500 00	227,350 00
Towns in this State .....	30,255 00	28,000 00	30,920 00
Villages in this State .....	126,900 00	121,600 00	135,180 00
School districts .....	26,100 00	25,000 00	26,170 00
	<b>\$3,299,576 00</b>	<b>\$3,014,022 00</b>	<b>\$3,606,719 00</b>

3,606,719 00

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 6,425 00  
Real estate, cost \$16,369.23; estimated present value ..... 11,750 00  
Cash on deposit in banks or trust companies ..... 270,367 60  
Cash on hand ..... 27,354 98  
All other assets not included above, viz. : Interest accrued, 33,693 14  
**\$5,436,059 72**

## LIABILITIES.

Amount due depositors, viz.:

Principal ..... \$4,450,194 64  
Interest credited for the six months ending with  
December 31, 1889 ..... 81,902 52  
**\$4,532,097 16**  
Surplus ..... 903,962 56  
**\$5,436,059 72**

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$262,384 57  
From depositors, not including interest credited ..... 2,009,897 32  
From interest on loans, deposits and investments ..... 212,910 16  
From rents from real estate ..... 1,223 62  
From mortgages ..... 118,400 00  
From redemption of stocks ..... 129,200 00

## REPORT ON SAVINGS BANKS.

From stocks sold, par value, \$143,000; amount received therefor.....	\$182,
From loans repaid.....	55,
From all other sources, viz.: Real estate sold.....	5,
	<hr/>
	\$2,976,
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,658,
For loans on bonds and mortgages.....	462,
For loans on stocks and other securities.....	51,
For stocks and bonds purchased, par value, \$418,872; cost, including premiums, commissions, etc.....	486,
For interest (other than interest payments to depositors)...	6,
For current expenses of the bank, viz.: Salaries.....	\$7,500 00
For expenses of banking house or rent of banking rooms.....	2,000 00
For other expenses.....	8,795 63
	<hr/>
	13,
For taxes on real estate, except banking house....	
For repairs and other incidental expenses on real estate, except banking house.....	
Other payments.....	
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	297,
	<hr/>
	\$2,976,
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889.....	
Number of accounts closed during the year 1889.....	
Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year 1889.....	
Amount deposited during the year 1889, not including interest credited for that period.....	\$2,009,
Amount withdrawn during the year 1889.....	1,658,
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$67,570 74
January, 1890.....	81,902 52
	<hr/>
	149,
Average amount of each account January 1, 1890.....	
Largest amount due any one depositor January 1, 1890, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	12,
Number of such accounts which exceeded \$3,000.....	
	<hr/>

Rate per cent of dividends or interest to depositors during the year 3½ to 4 per cent.

## BROOME COUNTY.

## 11. BINGHAMTON SAVINGS BANK, BINGHAMTON.

[86 Court street; incorporated 1867.]

R DUSENBURY, *President.*HARRIS G. RODGERS, *Treasurer.*

## TRUSTEES.

US STRONG,  
LIAM H. WILKINSON,  
N G. ORTON,  
ES B. WEED,

HARPER DUSENBURY,  
JAMES K. WELDEN,  
GILMAN L. SESSIONS,  
CHARLES M. STONE,  
HARRIS G. RODGERS,

ERASMUS D. ROBINSON,  
WILLIAM B. EDWARDS,  
ORLOW W. CHAPMAN,  
EDWARD C. SMITH.

## FINANCIAL.

## RESOURCES.

and mortgages ..... \$519,530 00  
 k investments, viz.:

cks and bonds.	Cost.	Par value.	Estimated market value.	
States .....	\$186,146 78	\$175,000 00	\$220,500 00	
n this State .....	351,022 51	330,000 00	355,580 00	
as in this State .....	7,113 88	7,000 00	7,000 00	
in this State .....	51,857 01	50,483 00	60,483 00	
	<u>\$596,140 18</u>	<u>\$562,483 00</u>	<u>\$643,563 00</u>	643,563 00

nt loaned on stocks as authorized by chapter 409,  
 s of 1882 ..... 1,700 00  
 on deposit in banks or trust companies ..... 117,389 95  
 on hand ..... 7,767 85  
 er assets not included above, viz. : Interest accrued, 9,389 03  
 \$1,299,339 83

## LIABILITIES.

nt due depositors, viz. :  
 icipal ..... \$1,139,904 45  
 rest credited for the six months ending with  
 eember 31, 1889 ..... 17,687 71  
 \$1,156,592 16  
 IS ..... 142,747 67  
 \$1,299,339 83

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

on hand and in banks or trust companies, January 1,  
 before transactions of the day..... \$114,645 75  
 depositors, not including interest credited ..... 918,017 53  
 interest on loans, deposits and investments ..... 51,257 16  
 mortgages..... 25,600 00  
 redemption of stocks..... 16,281 50  
 loans repaid..... 7,000 00  
 \$1,132,801 94

## PAYMENTS.

positors, including interest paid to them..... \$810,166 54  
 ans on bonds and mortgages ..... 103,200 00  
 ocks and bonds, purchased, par value, \$83,800; cost,  
 iding premiums, commissions, etc..... 85,527 54  
 terest (other than interest payments to depositors)... 361 56



## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz : Salaries.....	\$6,200 00	
For expenses of banking house or rent of banking rooms.....	1,375 00	
For other expenses.....	813 50	
		<b>\$8,388 5</b>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		125,157 8
		<b>\$1,132,801 9</b>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	6,02
Number of accounts opened or reopened during the year 1889.....	1,34
Number of accounts closed during the year 1889.....	93
Total number of deposits received during the year 1889....	14,01
Total number of payments to depositors during the year 1889.....	11,36
Amount deposited during the year 1889, not including interest credited for that period.....	\$918,017 5
Amount withdrawn during the year 1889.....	809,339 0
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889.....	\$16,642 40
January, 1890.....	17,687 71
Paid, but not credited, at other periods.....	827 54
	<b>35,157 6</b>
Average amount of each account January 1, 1890.....	191 8
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,060 0
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year 1889  
3½ per cent.

## 12. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON.

[2 Chenango street; incorporated 1867.]

B. N. LOOMIS, *Vice-President.*

TRACY R. MORGAN, *Treasurer*

## TRUSTEES.

BENJAMIN N. LOOMIS,  
WILLIAM N. WILSON,  
SOLOMON F. CARV,  
JOSEPH M. JOHNSON,

CYRUS STRONG,  
JAMES W. MANIN,  
JAMES PRENDERGAST,

TRACY R. MORGAN,  
JOB N. CONGDON,  
DAVID L. BROWNSON,  
GEORGE W. DUNN,

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$351,879 3
Stock investments, viz. :	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$193,629 13	\$179,610 00	\$228,104 70
Cities in this State.....	20,385 26	20,000 00	21,000 00
Counties in this State.....	505 87	505 87	505 87
Towns in this State.....	146,715 00	137,800 00	149,675 00
	<b>\$361,235 26</b>	<b>\$337,915 87</b>	<b>\$399,285 57</b>

399,285 5

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	4,700 0
Other real estate, cost \$4,600; estimated present value.....	4,600 0

# BROOME COUNTY.

63

Cash on deposit in banks or trust companies.....	\$203,343 68
Cash on hand.....	20,879 07
All other assets not included above, viz.:	
Interest accrued.....	\$21,546 95
Land contract.....	600 00
	22,146 95
	<u>\$1,006,834 57</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$903,697 56
Interest credited for the six months ending with December 31, 1889.....	14,763 66
	\$918,461 22
Surplus.....	88,373 35
	<u>\$1,006,834 57</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$224,485 55
From depositors, not including interest credited.....	587,695 68
From interest on loans, deposits and investments.....	34,178 73
From mortgages.....	21,195 89
From redemption of stocks.....	2,851 69
From stocks sold, par value, \$40,000; amount received therefor.....	40,000 00
	<u>\$910,407 54</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$634,284 87
For loans on bonds and mortgages.....	36,475 00
For loans on stocks and other securities.....	800 00
For stocks and bonds purchased, par value, \$8,005.87; cost, including premiums, commissions, etc.....	9,880 87
For current expenses of the bank, viz.: Salaries.....	\$2,900 00
For expenses of banking house or rent of banking rooms.....	1,075 00
For other expenses.....	725 22
	4,700 22
For taxes on real estate, except banking house.....	43 83
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	224,222 75
	<u>\$910,407 54</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	5,866
Number of accounts opened or reopened during the year 1889.....	1,589
Number of accounts closed during the year 1889.....	1,059
Total number of deposits received during the year 1889.....	9,851
Total number of payments to depositors during the year 1889.....	6,980
Amount deposited during the year 1889, not including interest credited for that period.....	587,695 68

## REPORT ON SAVINGS BANKS.

Amount withdrawn during the year 1889.....	\$634,284 87
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$14,550 38
January, 1890.....	14,763 66
Credited at other periods .....	760 11
	30,074 15
Average amount of each account January 1, 1890.....	156 59
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	3,000 00
Rate per cent of dividends or interest to depositors during the year 1889, 3½ per cent.	

## CAYUGA COUNTY.

## 13. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1849.]

NELSON BEARDSLEY, *President*.E. H. TOWNSEND, *Treasurer*.

## TRUSTEES.

NELSON BEARDSLEY,  
WILLIAM C. BEARDSLEY,  
L. W. STEVENS,  
ORLANDO LEWIS,

DAVID WRIGHT,  
W. HOLLISTER,  
D. M. DUNNING,  
THOMAS M. OSBORNE,

J. W. HAIGHT,  
E. R. FAY,  
D. WADSWORTH,  
GEORGE UNDERWOOD.

## FINANCIAL.

RESOURCES.				
Bonds and mortgages.....				\$975,320 48
Stock investments, viz.:				
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$458,110 06	\$435,000 00	\$507,725 00	
District of Columbia, 3-65.....	92,125 00	100,000 00	122,000 00	
State of Indiana.....	50,500 00	50,000 00	50,500 00	
Cities in this State.....	200,454 90	189,000 00	225,467 50	
Counties in this State.....	25,682 50	25,000 00	25,527 50	
Villages in this State.....	62,582 15	57,000 00	62,582 15	
	<u>\$889,454 61</u>	<u>\$856,000 00</u>	<u>\$993,902 15</u>	993,902 15
Banking house and lot, cost \$188,922.51; estimated present value.....				90,000 00
Other real estate, cost \$30,992, estimated present value.....				33,100 00
Cash on deposit in banks or trust companies.....				136,891 68
Cash on hand.....				3,799 54
All other assets not included above, viz.:				
Loaned on Auburn Gas Light Co. stock, estimated market value, \$800, amount loaned.....			\$350 00	
Interest accrued.....			7,757 93	
				8,107 93
				<u>\$2,241,121 78</u>
LIABILITIES.				
Amount due depositors, viz.:				
Principal.....			\$1,888,017 53	
Interest credited for the six months ending with December 31, 1889.....			31,312 59	
				\$1,919,330 12
Surplus.....				321,791 66
				<u>\$2,241,121 78</u>

# CAYUGA COUNTY.

65

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$129,727 59
From depositors, not including interest credited .....	1,084,387 35
From interest on loans, deposits and investments .....	88,232 92
From rents from banking house .....	1,849 12
From rents from other real estate .....	1,872 50
From mortgages .....	54,402 00
From redemption of stocks .....	100,000 00
From loans repaid .....	2,051 94
From all other sources, viz.: Real estate sold .....	\$2,300 00
Sundry items .....	1,000 45
	<u>3,300 45</u>
	<u>\$1,465,823 87</u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$1,020,564 77
For loans on bonds and mortgages .....	151,420 58
For stocks and bonds, purchased, par value, \$134,000; cost, including premiums, commissions, etc .....	141,824 65
For current expenses of the bank, viz.: Salaries .....	\$7,299 98
For expenses of banking house or rent of banking rooms .....	1,692 16
For other expenses .....	1,484 42
	<u>10,476 56</u>
For taxes on real estate, except banking house .....	405 01
For repairs and other incidental expenses on real estate, except banking house .....	331 91
Other payments .....	109 17
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	140,691 22
	<u>\$1,465,823 87</u>

### STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	7,640
Number of accounts opened or reopened during the year 1889 .....	1,512
Number of accounts closed during the year 1889 .....	1,409
Total number of deposits received during the year 1889 .....	14,965
Total number of payments to depositors during the year 1889 .....	12,102
Amount deposited during the year 1889, not including interest credited for that period .....	\$1,084,387 35
Amount withdrawn during the year 1889 .....	1,020,564 77
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$30,041 68
January, 1890 .....	31,312 59
Credited at other periods .....	1,288 44
	<u>62,642 71</u>
Average amount of each account January 1, 1890 .....	251 22
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,663 07
Number of such accounts which exceeded \$3,000 .....	1

Rate per cent of dividends or interest to depositors during the year 1889,  $\frac{3}{4}$  per cent.

## 14. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; incorporated 1864.]

HORACE T. COOK, *President.*WILLIAM H. MEAKER, *Treasurer.*

## TRUSTEES.

WILLIAM H. SEWARD,  
BENJAMIN B. SNOW,  
CYRENUS WHEELER, Jr.,  
EDWARD H. AVERY,  
JAMES SEYMOUR, Jr.,

THEODORE M. POMEROY,  
WILLIAM H. MEAKER,  
CHARLES STANDART,  
CHARLES A. SMITH,  
JAMES LYON,  
JUSTIN L. BARKER,

HORACE T. COOK,  
CHARLES C. DWIGHT,  
OSCAR F. KNAPP,  
LEWIS E. CARPENTER,  
HENRY D. WOODRUFF.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$505,525 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States .....	\$182,078 75	\$170,000 00	\$204,025 00	
District of Columbia, 3-65.....	47,628 00	50,000 00	62,000 00	
Cities in this State .....	51,685 13	50,472 63	53,512 63	
Counties in this State .....	5,200 00	5,000 00	5,162 50	
	<u>\$286,591 88</u>	<u>\$275,472 63</u>	<u>\$324,700 13</u>	324,700 13

Banking house and lot, cost \$27,000; estimated present value..... 20,000 00  
Other real estate, cost \$6,307.47; estimated present value... 6,307 47  
Cash on deposit in banks or trust companies..... 110,591 04  
Cash on hand ..... 4,712 92  
All other assets not included above, viz.:

Interest accrued.....	\$5,256 67	
Land contracts .....	6,864 07	
Taxes and insurance advanced.....	44 58	
Furniture and fixtures .....	1,000 00	
Certificate of Receiver of First Nat. Bank, Auburn.....	524 06	
Rents .....	10 00	
		<u>13,699 33</u>

\$985,535 89

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$857,136 77	
Interest credited for the six months ending with December 31, 1889 .....	13,688 81	
		<u>\$870,825 58</u>
Surplus .....		114,710 31

\$985,535 89

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$105,993 65
From depositors, not including interest credited .....	871,658 99
From interest on loans, deposits and investments .....	38,614 13
From rents from banking house .....	461 75
From rents from other real estate .....	15 00

# CAYUGA COUNTY.

67

From mortgages.....	\$42,900 00
From redemption of stocks.....	27,600 00
From all other sources, viz.:	
Payments on land contract.....	\$561 75
Exchange.....	47 00
Receiver First National bank, Auburn.....	1,572 18
Insurance advanced, repaid.....	18 75
	<u>2,199 68</u>
	<u>\$1,089,443 20</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$810,003 66
For loans on bonds and mortgages.....	104,655 00
For stocks and bonds, purchased, par value, \$48,472.63; cost, including premiums, commissions, etc.....	53,797 63
For interest (other than interest payments to depositors)...	16 50
For current expenses of the bank, viz.: Salaries.....	\$4,050 00
For expenses of banking house or rent of banking rooms.....	563 53
For other expenses.....	913 11
	<u>5,526 64</u>
For taxes on real estate, except banking house.....	71 58
For repairs and other incidental expenses on real estate, except banking house.....	31 25
Other payments, viz.: Insurance and taxes advanced.....	36 98
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	115,303 96
	<u>\$1,089,443 20</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,980
Number of accounts opened or reopened during the year 1889.....	611
Number of accounts closed during the year 1889.....	448
Total number of deposits received during the year 1889....	7,663
Total number of payments to depositors during the year 1889.....	7,619
Amount deposited during the year 1889, not including interest credited for that period.....	\$871,658 99
Amount withdrawn during the year 1889.....	810,003 66
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$12,944 58
January, 1890.....	13,688 81
Credited at other periods.....	596 01
	<u>27,228 40</u>
Average amount of each account January 1, 1890.....	218 80
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
3 1/4 per cent.

## CHEMUNG COUNTY.

## 15. SOUTHERN TIER SAVINGS BANK, ELMIRA.

[306 Carroll street; incorporated 1889.]

S. T. REYNOLDS, *Treasurer*.J. J. CURTIS, *Secretary*.

## FINANCIAL.

## RESOURCES.

Cash on deposit in banks or trust companies .....	\$52 20
Cash on hand.....	1 92
All other assets not included above, viz.:	
Furniture and fixtures, balance of account.....	\$1,265 87
Certificate of deposit on Chemung Canal Bank.....	300 00
Interest on same .....	66 10
	<hr/> 1,631 97
	<hr/> \$1,686 09

## LIABILITIES.

Amount due depositors.....	\$381 24
Surplus .....	1,304 85
	<hr/> \$1,686 09

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$63 42
---	---------

## PAYMENTS.

To depositors, including interest paid to them on accounts closed into profit and loss .....	\$4 30
Paid banking department.....	5 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	54 12
	<hr/> \$63 42

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	
Amount withdrawn during the year 1889.....	\$4 3
Amount of interest credited and paid for the year 1889, viz.: Paid but not credited at other periods .....	4 30
Average amount of each account January 1, 1890 .....	95 30
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	206 20

## COLUMBIA COUNTY.

## 16. HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[230 Warren street; incorporated 1850.]

HENRY J. BARINGER, *President*.SAMUEL R. RAINEY, *Secretary*.

## TRUSTEES.

HENRY J. BARINGER,  
WILLIAM BRYAN,  
RUSSELL B. BENEDICT,  
CASPER F. COLLIER,CORNELIUS H. EVANS,  
JOHN E. GILLETTE,  
JACOB W. HOYSRADT,  
EDMUND HOLLEY,  
GEORGE H. POWER,WILLIAM B. SKINNER,  
WILLIAM H. TRAVER,  
HARPER W. ROGERS,  
SAMUEL R. RAINEY.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$702,943 76  
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$102,512 50	\$100,000 00	\$127,000 00
State of Texas.....	46,252 06	50,000 00	52,000 00
State of Missouri.....	3,120 00	3,000 00	3,000 00
State of Colorado.....	4,658 32	4,612 20	4,612 20
Cities in this State.....	380,479 02	358,641 50	403,640 00
Counties in this State.....	172,628 93	165,400 00	167,457 00
Towns in this State.....	207,835 20	199,488 58	213,336 58
Villages in this State.....	109,246 55	104,900 00	108,601 00
School district .....	2,671 50	2,600 00	2,658 00
	<u>\$1,029,404 08</u>	<u>\$988,642 28</u>	<u>\$1,082,304 78</u>

1,082,304 78

Amount loaned on stocks as authorized by chapter 409,  
 Laws of 1882..... 24,300 00  
 Banking house and lot, cost, \$29,730.63; estimated present  
 value..... 10,000 00  
 Other real estate, cost, \$8,155; estimated present value.... 8,155 00  
 Cash on deposit in banks or trust companies ..... 204,058 40  
 Cash on hand..... 21,429 33  
 All other assets not included above, viz.:

Interest accrued.....	\$40,279 52
Jersey City bonds, cost, \$19,400; par value, \$20,000; esti- mated market value.....	25,000 00
Interest accrued on same.....	700 00
Bills receivable.....	25,800 00
North Carolina bonds, par value, \$3,300; estimated market value.....	3,234 00
Interest accrued on same.....	66 00

95,079 52

---

 \$2,148,270 79
 

---

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,868,188 03
Interest credited for the six months ending with December 31, 1889 .....	31,258 76

---

 \$1,899,446 79
 

---

Surplus .....

---

 248,824 00
 

---



---

 \$2,148,270 79
 

---



## REPORT ON SAVINGS BANKS.

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day.....	\$235,1
From depositors, not including interest credited.....	508,3
From interest on loans, deposits and investments.....	89,1
From rents from banking house.....	2
From rents from other real estate.....	2
From mortgages.....	29,9
From redemption of stocks.....	108,0
From loans repaid.....	17,3
From all other sources, viz.: Real estate sold.....	4,0
	<u>\$992,6</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$540,1
For loans on bonds and mortgages.....	138,2
For loans on stocks and other securities.....	4,1
For stocks and bonds, purchased, par value, \$72,203.70; cost, including premiums, commissions, etc.....	75,2
For interest (other than interest payments to depositors)...	3
For current expenses of the bank, viz.: Salaries.....	\$7,040 00
For expenses of banking house or rent of banking rooms.....	820 17
For other expenses.....	638 17
	<u>8,4</u>
For taxes on real estate, except banking house.....	2
For repairs and other incidental expenses on real estate, except banking house....	3
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	225,4
	<u>\$992,6</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889.....	
Number of accounts closed during the year 1889.....	
Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year 1889.....	
Amount deposited during the year 1889, not including interest credited for that period.....	\$508,3
Amount withdrawn during the year 1889.....	540,1
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$30,433 61
January, 1890.....	31,258 76
	<u>61,6</u>
Average amount of each account January 1, 1890.....	3
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	6,2
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year  
3½ per cent.

## CORTLAND COUNTY.

## 17. CORTLAND SAVINGS BANK, CORTLAND.

[59 Main street; incorporated 1886.]

R. HOLLAND DUELL, *President.*BENJAMIN L. WEBB, *Secretary.*

## TRUSTEES.

R. HOLLAND DUELL,  
HENRY BREWER,  
NORMAN CHAMBERLIN,  
HENRY McKEVITT,HORACE P. GOODRICH,  
CALVIN F. WALRAD,  
SAMUEL E. WELCH,  
A. LEROY COLE,  
D. W. BIEROE,STEPHEN PATRICK,  
MADISON WOODRUFF,  
GEORGE N. COPELAND,  
BENJAMIN L. WEBB.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$400,367 00  
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$30,244 10	\$30,000 00	\$37,800 00
State of Missouri .....	10,550 00	10,000 00	10,050 00
State of Kansas .....	9,237 77	9,101 75	9,374 80
State of Colorado .....	66,993 92	66,884 96	67,386 59
Cities in this State .....	24,200 00	20,000 00	20,650 00
Towns in this State .....	150,329 13	145,100 00	150,480 60
Villages in this State .....	23,505 00	23,500 00	23,500 00
	<u>\$315,059 92</u>	<u>\$304,586 71</u>	<u>\$319,241 99</u>

319,241 99

Amount loaned on stocks as authorized by chapter 409,  
 Laws of 1882..... 800 00  
 Cash on deposit in banks or trust companies..... 56,756 22  
 Cash on hand..... 10,022 43  
 All other assets not included above, viz.:

Interest accrued..... \$19,573 90  
 Safes, furniture and fixtures..... 2,000 00  
 21,573 90  
 \$808,761 54

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$744,974 19
Interest credited for the six months ending with December 31, 1889.....	13,519 21
	\$758,493 40

Other liabilities, viz.: Expenses incurred..... 59 93  
 Surplus..... 50,208 21  
 \$808,761 54

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
 1889, before transactions of the day ..... \$83,132,78  
 From depositors, not including interest credited..... 673,684 13  
 From interest on loans, deposits and investments..... 34,548 18  
 From mortgages ..... 31,914 40  
 From redemption of stocks..... 26,121 61

## REPORT ON SAVINGS BANKS.

From stocks sold, par value, \$15,000; amount received therefor.....	\$15,847 70
From loans repaid.....	1,295 00
From all other sources, viz.:	

Exchange .....	\$42 44
Insurance advanced repaid .....	63 88
	<u>106 32</u>
	<u>\$866,650 12</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$639,020 43
For loans on bonds and mortgages .....	80,433 40
For loans on stocks and other securities.....	2,095 00
For stocks and bonds, purchased, par value, \$72,580.88 cost, including premiums, commissions, etc .....	74,240 33
For current expenses of the bank, viz.: Salaries .....	\$2,950 00
For expenses of banking house or rent of banking rooms.....	500 00
For other expenses.....	472 94
	<u>3,922 94</u>

## Other payments, viz.:

Insurance advanced.....	\$55 00
Deposit overpaid .....	32 00
Cash short.....	72 37
	<u>159 37</u>

Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	66,778 65
	<u>\$866,650 12</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,583
Number of accounts opened or reopened during the year 1889 .....	1,536
Number of accounts closed during the year 1889 .....	1,272
Total number of deposits received during the year 1889 .....	7,866
Total number of payments to depositors during the year 1889 .....	8,079
Amount deposited during the year 1889, not including interest credited for that period.....	\$673,684 13
Amount withdrawn during the year 1889 .....	639,020 43
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$12,447 95
January, 1890.....	13,519 21
Credited at other periods .....	46 67
Paid but not credited at other periods.....	844 40
	<u>26,858 23</u>
Average amount of each account January 1, 1890.....	211 40
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	5,847 00
Number of such accounts which exceed \$3,000 .....	1

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## DUTCHESS COUNTY.

## 18. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1857.]

JAMES E. DEAN, *President*.JAMES DEARING, *Treasurer*.

## TRUSTEES.

JAMES E. DEAN,  
WILLIAM G. WILTSIE,  
A. HUGHSON,  
JAMES S. BOYD,F. R. BENJAMIN,  
E. H. SHERWOOD,  
JEREMIAH WILBER,  
MILTON A. FOWLER,  
CHARLES E. BARTOW,MILES SCOFIELD,  
H. B. ROSA,  
JAMES DEARING,  
CHARLES A. STEPHENS.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$119,151 95
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$12,750 00	\$10,000 00	\$12,600 00
Nebraska State warrants....	14,064 92	12,756 47	14,064 92
Cities in this State.....	202 02	194 25	194 25
Towns in this State.....	2,060 00	2,000 00	2,060 00
School district.....	3,654 00	3,500 00	3,654 00
	<u>\$32,790 94</u>	<u>\$28,450 72</u>	<u>\$32,573 17</u>

32,573 17

Banking house and lot, cost \$1,365.77; estimated present value .....	2,000 00
Other real estate, cost, \$13,184.89; estimated present value.....	13,184 89
Cash on deposit in banks or trust companies .....	23,435 56
Cash on hand.....	2,586 95
All other assets not included above, viz.:	

Interest accrued.....	\$2,244 19
Furniture and fixtures.....	1,000 00
Miscellaneous.....	51 00
	<u>3,295 19</u>

\$196,227 71

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$172,270 98
Interest credited for the six months ending with December 31, 1889.....	3,373 34

\$175,644 32

Surplus .....	20,583 39
---------------	-----------

\$196,227 71

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$24,649 28
From depositors, not including interest credited .....	25,293 25
From interest on loans, deposits and investments .....	8,300 23
From rents from banking house .....	18 00
From rents from other real estate .....	756 75
From mortgages .....	12,106 27

## REPORT ON SAVINGS BANKS.

From redemption of stocks.....		\$5,21
From loans repaid.....		2,00
From all other sources, viz.:		
Real estate sold.....	\$11,254 58	
Insurance refunded.....	17 20	
Profit and loss.....	500 00	
Sundries.....	29 40	
		11,80
		<u>\$90,11</u>

## PAYMENTS.

To depositors, including interest paid to them.....		\$32,51
For loans on bonds and mortgages.....		6,80
For stocks and bonds, purchased, par value, \$18,256.47; cost, including premiums, commissions, etc.....		19,77
For interest (other than interest payments to depositors)...		
For current expenses of the bank, viz.: Salaries.....	\$775 00	
For expense of banking house or rent of banking rooms.....	60 79	
For other expenses.....	205 27	
		1,04
For taxes on real estate, except banking house.....		10
For repairs and other incidental expenses on real estate, except banking house.....		20
Other payments, viz.:		
Insurance advanced.....	\$17 20	
Profit and loss, real estate sold.....	3,529 58	
		3,54
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		26,00
		<u>\$90,11</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....		
Number of accounts opened or reopened during the year 1889.....		
Number of accounts closed during the year 1889.....		
Total number of deposits received during the year 1889....		
Total number of payments to depositors during the year 1889.....		
Amount deposited during the year 1889, not including interest credited for that period....		\$25,25
Amount withdrawn during the year 1889.....		32,51
Amount of interest credited and paid for the year 1889, viz.:		
July, 1889.....	\$3,296 64	
January, 1890.....	3,373 34	
		6,66
Average amount of each account January 1, 1890.....		30
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....		3,20
Number of such accounts which exceeded \$3,000.....		

Rate per cent of dividends or interest to depositors during the year :  
4 per cent.

19. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Main street; incorporated 1871.]

WILLARD H. MASE, *President*.

LABAN ORMSBEE, *Treasurer*.

TRUSTEES.

W. H. DREW,  
W. H. MASE,  
L. ROBINSON,  
GEORGE H. BONTICOU,  
S. H. MASE,  
W. H. JACKSON,  
S. K. PHILLIPS,

G. W. OWEN,  
THEODORE VAN VLIET,  
H. G. WOLCOTT,  
J. SCHOFIELD,  
A. J. ORMSBEE,  
J. B. WHITSON,  
E. F. GREENE,

BENJAMIN SULLIVAN,  
BENJAMIN T. HALL,  
JOHN F. GEROW,  
ROBERT WAYNE,  
ABRAM BRETT,  
WILLIAM CARROLL,  
THOMAS S. JUDSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$48,210 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$3,000 00	\$3,000 00	\$3,240 00
Towns in this State.....	36,575 00	34,000 00	36,945 00
Villages in this State.....	4,440 00	4,200 00	4,560 00
	<u>\$44,015 00</u>	<u>\$41,200 00</u>	<u>\$44,745 00</u>

Real estate, cost, \$532.29; estimated present value..... 44,745 00  
Cash on deposit in banks or trust companies... 600 00  
Cash on hand..... 7,853 39  
All other assets not included above, viz.: 489 20

Interest accrued..... \$1,698 49  
Real estate contract..... 56 00  
1,754 49  
\$103,652 08

LIABILITIES.

Amount due depositors..... \$95,269 84  
Other liabilities, viz.:  
Interest accrued on deposit..... \$693 53  
Expenses incurred but unpaid..... 30 00  
723 53  
Surplus ..... 7,658 71  
\$103,652 08

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day..... \$11,475 03  
From depositors, not including interest credited..... 58,703 37  
From interest on loans, deposits and investments..... 4,566 61  
From mortgages..... 1,250 00  
From redemption of stocks..... 2,500 00  
\$78,495 01

PAYMENTS.

To depositors, including interest paid to them..... \$52,147 47  
For loans on bonds and mortgages..... 15,990 00  
For stocks and bonds, purchased, par value, \$1,200; cost including premiums, commissions, etc..... 1,350 00  
For interest (other than interest payments to depositors)... 27 15

## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$450 00	
For expenses of banking house or rent of banking rooms.....	120 00	
For other expenses.....	65 67	
		\$635
For taxes on real estate, except banking house.....		
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		8,34
		<u>\$78,49</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....		
Number of accounts opened or reopened during the year 1889.....		
Number of accounts closed during the year 1889.....		
Total number of deposits received during the year 1889....		
Total number of payments to depositors during the year 1889.....		
Amount deposited during the year 1889, not including interest credited for that period.....		\$58,70
Amount withdrawn during the year 1889.....		52,14
Amount of interest credited and paid for the year 1889, viz.:		
May, 1889.....	\$1,576 66	
November, 1889.....	1,866 23	
		3,44
Average amount of each account January 1, 1890.....		24
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....		3,00

Rate per cent of dividends or interest to depositors during the year 4 per cent.

## 20. MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDS

[Main street; incorporated 1866.]

JOHN T. SMITH, *President*.

JOHN PLACE, *Treas.*

## TRUSTEES.

JOHN T. SMITH,  
JOHN W. SPAIGHT,  
GRANVILLE VAN VLIET,  
CHARLES SLOESBURY,  
WILLIAM BROWN,  
CHARLES W. BRUNDAGE,  
HENRY H. HUSTIS,

WILLIAM H. ROGERS,  
SAMUEL H. PARSONS,  
RICHARD B. HORTON,  
GEORGE C. SMITH,  
THEO. BRINKERHOFF,  
STEPHEN MAPES,

JOHN PLACE,  
CHARLES E. MARTIN,  
CHARLES M. KITTRED,  
THOMAS ALDRIDGE,  
WALTER BRETT,  
WILLIAM H. ALDRIDGE,  
WM. E. BRINKERHOFF

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....				\$594,71
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$43,794 45	\$40,000 00	\$49,600 00	
State of Nebraska.....	20,018 89	19,705 35	19,902 31	
State of Kansas.....	1,115 50	1,110 00	1,110 00	
Cities in this State.....	145,782 14	136,665 67	158,025 35	
Towns in this State.....	111,867 50	103,900 00	109,984 00	
Villages in this State.....	121,653 50	111,100 00	120,713 50	
School district.....	61,039 55	57,000 00	59,840 00	
	<u>\$505,271 53</u>	<u>\$469,481 02</u>	<u>\$519,175 16</u>	519,17
Banking house and lot, cost, \$22,460.42; estimated present value.....				22,00
Other real estate, cost, \$3,718; estimated present value.....				3,00

# DUTCHESS COUNTY.

77

Cash on deposit in banks or trust companies .....	\$36,591 75
Cash on hand .....	3,756 32
All other assets not included above, viz.:	
Interest accrued .....	\$18,480 72
Rent accrued .....	209 16
Land contract .....	1,847 02
	<u>20,536 90</u>
	<u>\$1,199,795 13</u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$1,044 104 82
Interest credited for the six months ending with December 31, 1889 .....	19,401 62
	<u>\$1,063,506 44</u>
Interest accrued .....	7,090 04
Surplus .....	129,198 65
	<u>\$1,199,795 13</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$87,573 15
From depositors, not including interest credited .....	315,543 76
From interest on loans, deposits and investments .....	51,506 94
From rents from banking house .....	715 81
From rents from other real estate .....	180 00
From mortgages .....	19,292 20
From redemption of stocks .....	38,000 67
From stocks, sold, par value, \$21,000; amount received therefor .....	21,292 90
From all other sources .....	356 33
	<u>\$534,461 76</u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$295,341 95
For loans on bonds and mortgages .....	68,174 50
For stocks and bonds, purchased, par value, \$120,001.20; cost, including premiums, commissions, etc. ....	125,263 34
For interest (other than interest payments to depositors)...	1,040 10
For current expenses of the bank, viz.: Salaries .....	\$2,760 00
For expenses of banking house or rent of banking rooms .....	381 84
For other expenses .....	829 80
	<u>3,971 64</u>
For taxes on real estate, except banking house .....	13 95
For repairs and other incidental expenses on real estate, except banking house .....	80 75
Other payments .....	227 46
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	40,348 07
	<u>\$534,461 76</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	2,941
Number of accounts opened or reopened during the year 1889 .....	480
Number of accounts closed during the year 1889 .....	337



## REPORT ON SAVINGS BANKS.

Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year 1889.....	
Amount deposited during the year 1889, not including interest credited for that period.....	\$311
Amount withdrawn during the year 1889.....	291
Amount of interest credited and paid for the year 1889, viz. :	
May, 1889.....	\$19,143 78
November, 1889.....	19,401 62

31

Average amount of each account January 1, 1890.....	
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year 4 per cent.

## 21. PAWLING SAVINGS BANK, PAWLING.

[Incorporated 1870.]

JEDEDIAH I. WANZER, *President*.

W. J. MERWIN,

## TRUSTEES.

CYRUS STARK,  
WILLIAM J. MERWIN,  
BENJAMIN F. BUN,  
RICHARD T. OSBORNE,

WILLIAM H. TABER,  
E. W. SIMMONS,  
FRANCIS E. BALDWIN,  
BENJAMIN UTTER,  
FRANCIS E. COLE,

JEDEDIAH I. WANZ  
PHILIP HOAG,  
ALBERT W. CORBIN  
HORACE D. HUFBU

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$130
Stock investments, viz. :	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$13,492 50	\$11,000 00	\$13,750 00
District of Columbia 3-65.....	5,557 50	6,000 00	6,720 00
Cities in this State.....	54,276 93	41,405 50	52,314 43
Counties in this State.....	4,672 50	3,500 00	4,200 00
Towns in this State.....	9,512 50	10,000 00	12,000 00
Villages in this State.....	8,420 00	8,000 00	9,600 00
	<u>\$95,931 93</u>	<u>\$79,905 50</u>	<u>\$98,584 43</u>

98

Cash on deposit in banks or trust companies .....	14
Cash on hand.....	
All other assets not included above, viz. : Interest accrued,	

\$241

## LIABILITIES.

Amount due depositors, viz. :

Principal.....	\$222,614 80
Interest credited for the six months ending with December 31, 1889.....	3,995 67
	\$226
Other liabilities.....	
Surplus .....	21
	<u>\$241</u>

# DUTCHESS COUNTY.

79

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$17,629 12
From depositors, not including interest credited .....	60,803 89
From interest on loans, deposits and investments .....	11,362 37
From mortgages .....	7,755 00
From redemption of stocks .....	2,483 16
	<u>\$100,033 54</u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$60,471 33
For loans on bonds and mortgages .....	23,700 00
For current expenses of the bank, viz.: Salaries .....	\$705 00
For expenses of banking house or rent of banking rooms .....	23 75
For other expenses .....	156 40
	<u>885 15</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	14,977 06
	<u>\$100,033 54</u>

### STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	874
Number of accounts opened or reopened during the year 1889 .....	152
Number of accounts closed during the year 1889 .....	103
Total number of deposits received during the year 1889 ....	612
Total number of payments to depositors during the year 1889 .....	459
Amount deposited during the year 1889, not including interest credited for that period .....	\$60,803 89
Amount withdrawn during the year 1889 .....	60,471 33
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$3,822 61
January, 1890 .....	3,996 67
	<u>7,818 28</u>
Average amount of each account January 1, 1890. ....	259 27
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,318 91
Number of such accounts which exceeded \$3,000 .....	1

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

**22. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.**

[21 and 23 Market street; incorporated 1831.]

DAVID O. FOSTER, *President.*MORRIS BRADLEY, *Treasurer.***TRUSTEES.**DAVID C. FOSTER,  
WILLIAM B. CARPENTER,  
ALSON WARD,  
EDWARD S. ATWATER,GEORGE CORNWALL,  
HENRY L. YOUNG,  
ABRAHAM WRIGHT,  
HENRY K. LOSEY,  
WILLIAM T. REYNOLDS,EDWARD ELSWORTH,  
FRANK B. LOWN,  
HENRY V. PELTON,  
JACOB CORLIES.**FINANCIAL.****RESOURCES.**

Bonds and mortgages .....				\$2,193,361	38
Stock investments, viz.:					
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>		
United States .....	\$539,678 60	\$455,000 00	\$577,850 00		
State of Missouri .....	114,987 00	112,000 00	118,360 00		
State of Massachusetts .....	21,769 40	19,000 00	19,980 00		
State of Nebraska .....	38,045 43	36,807 53	37,339 66		
State of Iowa .....	14,847 00	14,700 00	14,847 00		
State of Indiana .....	203,460 00	200,000 00	200,000 00		
Cities in this State .....	1,545,543 28	1,656,422 18	1,903,440 34		
Counties in this State .....	262,346 80	250,500 00	258,900 00		
Towns in this State .....	321,046 05	312,850 00	336,143 00		
Villages in this State .....	494,207 82	471,750 00	511,015 00		
School districts .....	104,272 05	97,850 00	105,651 50		
	<u>\$3,660,193 43</u>	<u>\$3,626,679 71</u>	<u>\$4,083,526 50</u>	4,083,526	56
Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....				47,000	00
Banking house and lot, cost \$103,286.55; estimated present value .....				40,000	00
Other real estate, cost \$95,739.40; estimated present value ..				80,400	00
Cash on deposit in banks or trust companies .....				413,687	62
Cash on hand .....				67,486	67
All other assets not included above, viz.:					
Interest accrued .....			\$78,356 77		
Land contract .....			3,885 00		
Taxes advanced .....			9 47		
				82,251	24
				<u>\$7,007,713</u>	<u>41</u>

**LIABILITIES.**

Amount due depositors, viz.:					
Principal .....			\$6,067,708 59		
Interest credited for the six months ending with December 31, 1889 .....			115,117 09		
				\$6,182,825	68
Surplus .....				824,887	73
				<u>\$7,007,713</u>	<u>41</u>

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$361,746	20
From depositors, not including interest credited .....	1,499,282	63
From interest on loans, deposits and investments .....	290,235	04
From rents from banking house .....	1,028	83
From rents from other real estate .....	7,147	25
From mortgages .....	62,893	77
From redemption of stocks .....	677,175	91

# DUTCHESS COUNTY.

81

From stocks sold, par value, \$675,000; amount received therefor.....	\$718,031 25
From loans repaid.....	64,900 00
From all other sources, viz.:	
Real estate sold.....	\$53,398 78
Land contracts.....	1,050 00
Insurance repaid.....	121 63
Sundries.....	342 34
	<hr/> 54,912 75
	<hr/> <b>\$3,737,143 63</b> <hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,415,560 35
For loans on bonds and mortgages.....	685,992 90
For loans on stocks and other securities.....	109,900 00
For stocks and bonds purchased, par value, \$978,605.90; cost, including premiums, commissions, etc.....	1,008,404 51
For interest (other than interest payments to depositors)...	2,446 63
For current expenses of the bank, viz.: Salaries.....	\$9,502 51
For expenses of banking house or rent of banking rooms.....	3,697 79
For other expenses.....	681 57
	<hr/> 13,881 87
For real estate acquired by foreclosure, or in settlements of debts due the bank.....	6,665 52
For taxes on real estate, except banking house.....	1,685 91
For repairs and other incidental expenses on real estate, except banking house.....	3,045 92
Other payments, viz.:	
Loss on real estate sold.....	\$7,855 16
Land contracts.....	445 00
Insurance and taxes advanced.....	48 47
Cash short.....	43 00
	<hr/> 8,386 63
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	481,174 29
	<hr/> <b>\$3,737,143 63</b> <hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	16,196
Number of accounts opened or reopened during the year 1889.....	2,290
Number of accounts closed during the year 1889.....	2,402
Total number of deposits received during the year 1889.....	17,252
Total number of payments to depositors during the year 1889.....	12,909
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,499,282 63
Amount withdrawn during the year 1889.....	1,415,560 35
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$111,187 77
January, 1890.....	115,117 09
Credited at other periods.....	15 91
	<hr/> 226,320 77
Average amount of each account January 1, 1890.....	381 75
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,853 92
Number of such accounts which exceeded \$3,000.....	33

Rate per cent of dividends or interest to depositors during the year 1889, 4 per cent.

**23. RHINEBECK SAVINGS BANK, RHINEBECK.**

[13 Montgomery street; incorporated 1860.]

T. W. BATES, *President.*THADDEUS A. TRAVER, *Secretary.***TRUSTEES.**

THADDEUS W. BATES,  
WILLIAM CARROLL,  
SIMON WELCH,  
PETER F. POTTS,  
M. V. B. SCHRYVER,

CHARLES R. PULTZ,  
MARTIN HEERMANCE,  
AUGUSTUS M. TRAVER,  
DEWITT HEERMANCE,  
THADDEUS A. TRAVER,

JOHN N. CRAMER,  
JAMES C. MCQUARTY,  
C. S. VAN ETEN,  
WILLIAM THOMPSON,  
WALTER W. SCHELL.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages ..... \$99,085 42  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$43,726 88	\$40,000 00	\$48,720 00
State of Maryland.....	5,075 00	5,000 00	5,075 00
State of Massachusetts.....	10,081 25	9,000 00	9,820 00
State of Missouri.....	5,568 75	5,000 00	5,325 00
State of New Hampshire.....	13,599 87	11,000 00	13,420 00
State of Rhode Island.....	3,475 00	3,000 00	3,360 00
Cities in this State.....	109,049 00	94,000 00	115,650 00
Counties in this State.....	23,551 90	21,500 00	22,225 00
Towns in this State.....	28,561 25	25,500 00	28,030 00
Villages in this State.....	50,602 25	46,500 00	49,980 00
	<u>\$293,291 15</u>	<u>\$260,500 00</u>	<u>\$301,605 00</u>

301,605 00

Banking house and lot, cost \$10,111.20; estimated present value.....

9,800 00

Cash on deposit in banks or trust companies .....

7,794 57

Cash on hand .....

2,183 50

All other assets not included above, viz.:

Interest accrued..... \$6,231 42  
Safe..... 500 00

6,731 42

\$427,199 91**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$357,614 32  
Interest credited for the six months ending with  
December 31, 1889..... 6,056 08

\$363,670 40

Surplus.....

63,529 51

\$427,199 91**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$20,792 11  
From depositors, not including interest credited..... 90,991 84  
From interest on loans, deposits and investments..... 17,766 64  
From mortgages..... 3,382 50  
From redemption of stocks..... 7,500 00  
From stocks, sold, par value, \$27,000; amount received  
therefor..... 28,826 25  
From all other sources, viz. : Insurance repaid..... 6 00

\$169,265 34

PAYMENTS.

To depositors, including interest paid to them .....	\$93,744 61
For loans on bonds and mortgages.....	7,600 00
For stocks and bonds, purchased, par value, \$48,000; cost, including premiums, commissions, etc. ....	55,054 00
For current expenses of the bank, viz.: Salaries.....	\$1,550 00
For expenses of banking house or rent of banking rooms.....	206 02
For other expenses.....	319 85
	<hr/>
Other payments, viz.:	2,075 87
Interest accrued.....	\$464 46
Addition to bank lot.....	348 33
	<hr/>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	9,978 07
	<hr/>
	\$169,265 34

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,546
Number of accounts opened or reopened during the year 1889.....	249
Number of accounts closed during the year 1889.....	190
Total number of deposits received during the year 1889....	1,150
Total number of payments to depositors during the year 1889.....	1,188
Amount deposited during the year 1889, not including interest credited for that period.....	\$90,991 84
Amount withdrawn during the year 1889.....	93,744 61
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$5,832 76
January, 1890.....	6,056 08
	<hr/>
Average amount of each account January 1, 1890.....	11,888 84
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	235 23
	<hr/>
	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

24. WAPPINGERS SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; incorporated 1869.]

SAMUEL MANSFIELD, *President.*

WILLIAM A. BREWSTER, *Treasurer.*

TRUSTEES.

SAMUEL MANSFIELD,  
A. W. ARMSTRONG,  
O. V. MAHONY,  
MESIER VAN WYCK,

CLAYTON E. SWEET,  
JOHN B. JONES,  
JOHN H. DAKIN,  
WILLIAM J. BROWN,  
W. A. BREWSTER,

MATTHEW COTTAM,  
JAMES S. ROY,  
WILLIAM KING ROY,  
ISAAC O. NORRIS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$118,435 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States stocks.....	\$15,000 00	\$15,000 00	\$18,900 00
Cities in this State.....	33,640 00	34,000 00	42,530 00
Towns in this State.....	63,441 50	58,400 00	68,256 00
Villages in this State.....	11,175 00	10,000 00	12,100 00
	<hr/>	<hr/>	<hr/>
	\$123,256 50	\$117,400 00	\$141,786 00
	<hr/>	<hr/>	<hr/>
			141,786 00

Cash on deposit in banks or trust companies.....	\$20,665	42
Cash on hand.....	2,019	43
All other assets not included above, viz.:		

Interest accrued.....	\$4,120	94
Furniture and fixtures.....	1,400	00
	5,520	94

\$288,426 79

## LIABILITIES.

Amount due depositors, viz.: Principal.....	\$244,426	33
Interest accrued.....	2,150	00
Surplus.....	41,850	46

\$288,426 79

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$10,758	07
From depositors, not including interest credited.....	83,968	74
From interest on loans, deposits and investments.....	12,537	03
From mortgages.....	4,500	00
From redemption of stocks.....	4,000	00
	\$115,763	8

## PAYMENTS.

To depositors, including interest paid to them.....	\$83,574	0
For loans on bonds and mortgages.....	7,050	0
For stocks and bonds, purchased, par value, \$500; cost, including premiums, commissions, etc.....	635	0
For interest (other than interest payments to depositors)...	6	0
For current expenses of the bank, viz.: Salaries.....	\$1,400	00
For expenses of banking house or rent of banking rooms.....	250	00
For other expenses.....	163	88

1,813 88

Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	22,684	85
---	--------	----

\$115,763 84

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	884
Number of accounts opened or reopened during the year 1889.....	146
Number of accounts closed during the year 1889.....	114
Total number of deposits received during the year 1889....	1,086
Total number of payments to depositors during the year 1889.....	701
Amount deposited during the year 1889, not including interest credited for that period.....	\$83,968 74
Amount withdrawn during the year 1889.....	83,574 07
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$4,262 34
January, 1890.....	4,219 79
	8,482 13
Average amount of each account January 1, 1890.....	276 50
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	2,833 33

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

ERIE COUNTY.

25. BUFFALO SAVINGS BANKS, BUFFALO.

[Corner Washington and La Fayette streets; incorporated 1846.]

WARREN BRYANT, *President.*

JOHN U. WAYLAND, *Secretary.*

TRUSTEES.

WARREN BRYANT,  
FRANCIS H. ROOT,  
EDWARD L. STEVENSON,  
EDWARD P. BEALS,  
CHARLES G. CURTIS,

ERNST G. GREY,  
CHRISTOPHER RÖDENBACH,  
JEWETT M. RICHMOND,  
JOHN P. DIEHL,  
JOHN L. KIMBERLY,

EDWARD BENNETT,  
JOHN W. A. MEYER,  
WILLIAM H. GLENNY,  
JOHN D. HILL,  
G. FREDERICK ZELLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$4,700,334 00  
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$2,987,812 50	\$2,750,000 00	\$3,426,770 00
District of Columbia 3-65.....	514,225 00	550,000 00	682,000 00
Cities in this State.....	737,718 00	729,000 00	825,050 00
Counties in this State.....	71,690 00	67,000 00	83,750 00
Towns in this State.....	39,900 00	45,500 00	48,650 00
	<u>\$4,351,345 50</u>	<u>\$4,141,500 00</u>	<u>\$5,066,220 00</u>

5,066,220 00

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 52,000 00

Banking-house and lot, cost \$149,687.61; estimated present  
value..... 100,000 00

Cash on deposit in banks or trust companies ..... 1,099,841 82

Cash on hand..... 106,792 02

All other assets not included above, viz.:

Interest accrued.....	\$47,443 17
Rent accrued.....	321 00
Milwaukee city bonds, par value \$60,000; estimated market value.....	66,000 00
	<u>113,764 17</u>

\$11,238,952 01

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$9,135,707 11
Interest credited for the six months ending with December 31, 1889.....	171,910 00

\$9,307,617 11

Surplus..... 1,931,334 90

\$11,238,952 01

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$684,189 25
From depositors, not including interest credited.....	3,497,705 52
From interest on loans, deposits and investments.....	463,299 62
From rents from banking house.....	642 00



From mortgages .....	\$440,710 00
From redemption of stocks .....	171,500 00
From loans repaid .....	28,000 00
	<hr/>
	\$5,286,046 39

## PAYMENTS.

To depositors, including interest paid to them .....	\$3,447,545 59
For loans on bonds and mortgages .....	605,475 00
For current expenses of the bank, viz.: Salaries .....	\$19,750 00
For expenses of banking house or rent of banking rooms .....	3,578 09
For other expenses .....	2,813 87
	<hr/>
	26,141 96
Other payments .....	250 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	1,206,633 84
	<hr/>
	\$5,286,046 39

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	24,413
Number of accounts opened or reopened during the year 1889 .....	4,782
Number of accounts closed during the year 1889 .....	4,225
Total number of deposits received during the year 1889 .....	39,844
Total number of payments to depositors during the year 1889 .....	31,969
Amount deposited during the year 1889, not including interest credited for that period .....	\$3,497,705 52
Amount withdrawn during the year 1889 .....	3,447,545 59
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$168,347 62
January, 1890 .....	171,810 00
Credited at other periods .....	3,895 81
	<hr/>
	344,153 43
Average amount of each account January 1, 1890 .....	381 26
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,669 08
Number of such accounts which exceeded \$3,000 .....	5

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

26. ERIE COUNTY SAVINGS BANK, BUFFALO.

[424 Main street; incorporated 1854.]

DAVID R. MORSE, *President.*

ROBERT S. DONALDSON, *Secretary.*

TRUSTEES.

DAVID R. MORSE,  
ALEXANDER BRUSH,  
CHARLES GREINER,  
HENRY M. WATSON,  
FREDERICK H. JAMES,

GIBSON T. WILLIAMS,  
HENRY M. KENT,  
GEORGE W. TOWNSEND,  
OLIVER J. EGGERT,  
JAMES SWEENEY,

F. AUGUSTUS GEORGER,  
ALFRED P. WRIGHT,  
JAMES H. LEE,  
PHILO D. BEARD,  
ROBERT S. DONALDSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$6,744,953 85  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$4,160,643 06	\$3,600,000 00	\$4,513,490 00
District of Columbia.....	753,578 66	700,000 00	864,000 00
Cities .....	1,747,394 87	1,477,382 89	1,667,337 89
Counties.....	183,751 27	162,000 00	202,735 00
	<u>\$6,845,367 86</u>	<u>\$5,939,382 89</u>	<u>\$7,251,562 89</u>

7,251,562 89

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 8,300 00  
Banking house and lot, cost, \$136,000; estimated present  
value ..... 100,000 00  
Other real estate, cost, \$187,976.55; estimated present value,  
Cash on deposit in banks or trust companies ..... 1,482,054 22  
Cash on hand ..... 220,135 49  
All other assets not included above. viz. : Interest accrued,  
..... 216,862 84  
\$16,211,845 84

LIABILITIES.

Amount due depositors, viz. :  
Principal ..... \$13,534,625 34  
Interest credited for the six months ending December  
31, 1889 ..... 251,129 14  
..... \$13,785,654 48  
Surplus ..... 2,426,191 36  
\$16,211,845 84

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$1,539,972 31  
From depositors, not including interest credited ..... 7,109,274 33  
From interest on loans, deposits and investments..... 729,063 15  
From rents from banking house..... 2,306 25  
From mortgages ..... 703,257 80  
From redemption of stocks ..... 477,339 34  
From loans repaid..... 35,430 00  
\$10,596,643 18

## PAYMENTS.

To depositors, including interest paid them.....	\$7,135,
For loans on bonds and mortgages .....	1,345,
For loans on stocks and other securities.....	25,
For stocks and bonds, purchased, par value, \$153,578.23; cost, including premiums, commissions, etc.....	154,
For interest (other than interest payments to depositors)...	2,
For current expenses of the bank, viz.: Salaries.....	\$30,907 47
For expenses of banking house or rent of banking rooms.....	4,611 12
For other expenses.....	4,779 14
	40,
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,
For taxes on real estate, except banking house.....	1,
Other payments, viz.: Lot for banking house .....	185,
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	1,702,
	<u>\$10,596,</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889 .....	
Number of accounts closed during the year 1889.....	
Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year 1889 .....	
Amount deposited during the year 1889, not including interest credited for that period.....	\$7,109,
Amount withdrawn during the year 1889 .....	7,135,
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$245,770 61
January, 1890.....	251,129 14
Credited at other periods.....	6,693 57
	503,
Average amount of each account January 1, 1890 .....	
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	10,
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year  
4 per cent.

27. NATIONAL SAVINGS BANK, BUFFALO.

[308 Main street; incorporated 1887.]

DANIEL C. BEARD, *President.*

EDWARD S. DANN, *Secretary.*

TRUSTEES.

DANIEL C. BEARD,  
JOHN C. HARVEY,  
JAMES F. TROTT,  
LEON F. HARVEY,  
EDWARD S. DANN,

PETER J. FERRIS,  
ROSWELL L. BURROWS,  
THOMAS R. FRENCH,  
ORANGE W. CLARK,

GEORGE T. ENOS,  
PAUL GOMBEL,  
JOHN WILKINSON,  
CHARLES BERRICK,  
WILLIAM F. PRATT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$478,650 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$106,125 00	\$100,000 00	\$126,500 00	
Cities in this State.....	164,023 80	158,594 58	190,790 52	
Counties in this State.....	31,100 00	30,000 00	42,000 00	
Towns in this State.....	5,000 00	7,000 00	9,100 00	
Villages in this State.....	7,000 00	7,000 00	7,350 00	
	<u>\$313,248 80</u>	<u>\$302,594 58</u>	<u>\$375,740 52</u>	375,740 52

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882..... 10,300 00  
Cash on deposit in banks or trust companies..... 94,517 54  
Cash on hand..... 20,698 39  
All other assets, not included above, viz., interest accrued.. 13,478 54  
\$993,384 99

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$859,012 76	
Interest credited for the six months ending with December 31, 1889.....	15,540 64	\$874,553 40
Surplus.....		118,831 59
		<u>\$993,384 99</u>

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$78,897 35
From depositors, not including interest credited.....	935,445 67
From interest on loans, deposits and investments.....	49,142 70
From mortgages.....	36,050 00
From redemption of stocks.....	66,246 93
From loans repaid.....	5,000 00
	<u>\$1,170,782 65</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$958,396 96
For loans on bonds and mortgages.....	24,300 00
For loans on stocks and other securities.....	300 00
For stocks and bonds, purchased, par value, \$60,411.10; cost, including premiums, commissions, etc.....	60,411 10

## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$6,500 00	
For expenses on banking house or rent of banking rooms.....	2,250 00	
For other expenses.....	1,608 48	
		<b>\$10,358 48</b>
Other payments, viz.:		
Premiums paid.....	\$350 20	
Safe and office improvements.....	1,450 00	
		<b>1,800 20</b>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		<b>115,215 90</b>
		<b>\$1,170,782 60</b>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,314
Number of accounts opened or reopened during the year 1889.....	856
Number of accounts closed during the year 1889.....	663
Total number of deposits received during the year 1889....	9,128
Total number of payments to depositors during the year 1889.....	8,364
Amount deposited during the year 1889, not including interest credited for that period.....	\$935,445 67
Amount withdrawn during the year 1889.....	958,396 96
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$15,635 47
January, 1890.....	15,540 64
	<b>31,176 11</b>
Average amount of each account January 1, 1890.....	263 37
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	6,000 00
Number of such accounts which exceeded \$3,000.....	5

Rate per cent of dividends or interest to depositors during the year 1889, 4 per cent.

## 28. WESTERN SAVINGS BANK OF BUFFALO.

[438 Main street; incorporated 1851.]

JOEL WHEELER, *President.*

FRANKLIN W. H. BECKER, *Secretary.*

## TRUSTEES.

PHILIP HOUCK,  
GERHARD LANG,  
MICHAEL MESINER,  
JOEL WHEELER,  
WILLIAM K. ALLEN,

HORACE STILLMAN,  
LEWIS L. HODGES,  
HENRY C. PERSCH,  
ABRAHAM TWICHELL,

JACOB UEBELHOER,  
JACOB SCHUE,  
GEORGE FISHER,  
WILLIAM O. BRYANT,  
ISAAC GEIERSHOFER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....			\$2,067,935 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$100,000 00	\$100,000 00	\$124,000 00
District of Columbia, 3-65.....	111,031 25	100,000 00	118,000 00
State of Indiana .....	302,625 00	300,000 00	302,625 00
Cities in this State .....	292,927 72	257,977 04	286,027 04
Counties in this State .....	50,000 00	50,000 00	59,000 00
	<b>\$856,583 97</b>	<b>\$807,977 04</b>	<b>\$889,652 04</b>
			<b>889,652 04</b>

Banking house and lot, cost, \$114,294.67; estimated present value.....	\$100,000 00
Other real estate, cost, \$332.74; estimated present value....	336 15
Cash on deposit in banks or trust companies.....	556,680 04
Cash on hand.....	40,244 50
All other assets not included above, viz.: Interest accrued,	25,265 19
	<u>\$3,680,112 92</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$3,324,662 05
Interest credited for the six months ending with December 31, 1889.....	61,410 24
	<u>\$3,386,072 29</u>
Surplus.....	294,040 63
	<u>\$3,680,112 92</u>

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$421,764 33
From depositors, not including interest credited.....	1,859,165 69
From interest on loans, deposits and investments.....	177,948 27
From rents from banking house.....	1,641 59
From rents from other real estate.....	200 22
From mortgages.....	225,175 00
From redemption of stocks.....	395,414 84
From loans repaid.....	28,500 00
From all other sources, viz.:	
Real estate sold.....	\$7,400 00
One and one-half per cent dividend First National Bank, Buffalo.....	350 50
Tax scripts sold.....	386 94
	<u>8,137 44</u>
	<u>\$3,117,947 38</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,840,129 77
For loans on bonds and mortgages.....	296,725 00
For loans on stocks and other securities.....	24,500 00
For stocks and bonds, purchased, par value \$341,479.69; cost, including premiums, commissions, etc.....	344,421 13
For interest (other than interest paid to depositors).....	947 57
For current expenses of the bank, viz.: Salaries.....	\$10,380 00
For expenses of banking house or rent of banking rooms.....	2,755 28
For other expenses.....	747 56
	<u>13,882 84</u>
For taxes on real estate, except banking house.....	203 65
For repairs and other incidental expenses on real estate, except banking house.....	212 88
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	596,924 54
	<u>\$3,117,947 38</u>

## REPORT ON SAVINGS BANKS.

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	6,30
Number of accounts opened or reopened during the year 1889 .....	1,34
Number of accounts closed during the year 1889.....	1,09
Total number of deposits received during the year 1889....	13,09
Total number of payments to depositors during the year 1889 .....	11,450
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,859,165 69
Amount withdrawn during the year 1889.....	1,840,129 77
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$60,115 17
January, 1890.....	61,410 24
Credited at other periods.....	1,685 53
	123,210 94
Average amount of each account January 1, 1890.....	535 43
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or a surrogate.....	6,429 55
Number of such accounts which exceeded \$3,000.....	15

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## GREENE COUNTY.

## 29. CATSKILL SAVINGS BANK, CATSKILL.

[Main street; incorporated 1868.]

RUFUS H. KING, *President.*

EDGAR RUSSELL, *Secretary.*

## TRUSTEES.

RUFUS H. KING,  
MANLEY B. MATTIOR,  
EMORY A. CHASE,  
JAMES STEAD,  
NELSON FANNING,

ORRIN DAY,  
E. R. RUSSELL,  
W. I. JENNINGS,  
FREDERICK HILL,  
WILLIAM PALMATIER,

JOSEPH HALLOCK,  
JOHN A. FOOTE,  
JEREMIAH DAY,  
BENJAMIN WEY,  
SAMUEL I. PENFIELD.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$180,377 6  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$159,322 50	\$146,000 00	\$183,960 60
State of Michigan.....	3,254 90	3,000 00	3,060 00
State of Kansas.....	20,300 00	20,000 00	20,800 00
State of Missouri.....	8,084 50	7,000 00	7,840 00
Cities in this State.....	260,999 62	224,200 00	257,673 00
Counties in this State.....	23,682 00	23,000 00	23,440 00
Towns in this State.....	46,588 85	42,100 00	47,515 00
Villages in this State.....	12,353 13	12,100 00	12,770 00
School district .....	6,695 00	6,500 00	6,705 00
	<u>\$541,280 50</u>	<u>\$483,900 00</u>	<u>\$563,763 00</u>

563,763 0

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882.....

300 0

Cash on deposit in banks or trust companies .....

90,728 6

All other assets not included above, viz.: Interest accrued,

15,132 3

\$850,301 7

# GREENE COUNTY.

93

## LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$708,061 38	
Interest credited for the six months ending with December 31, 1889 .....	9,801 28	
		\$717,862 66
Surplus .....		132,439 04
		<u>\$850,301 70</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$38,411 19
From depositors, not including interest credited .....	220,705 24
From interest on loans, deposits and investments .....	35,877 95
From mortgages .....	7,584 62
From redemption of stocks .....	54,950 00
From loans repaid .....	300 00
From all other sources, viz. : Real estate sold .....	2,950 00
	<u>\$360,779 00</u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$238,767 91
For loans on bonds and mortgages .....	24,300 00
For stocks and bonds, purchased, par value, \$3,500; cost, including premiums, commissions, etc. ....	3,500 00
For interest (other than interest payments to depositors) ..	15 35
For current expenses of the bank, viz. : Salaries .....	\$2,700 00
For expenses of banking house or rent of banking rooms .....	600 00
For other expenses .....	164 50
	3,464 50
For taxes on real estate, except banking house .....	2 44
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	90,728 80
	<u>\$360,779 00</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	2,540
Number of accounts opened or reopened during the year 1889 .....	482
Number of accounts closed during the year 1889 .....	401
Total number of deposits received during the year 1889 ..	2,560
Total number of payments to depositors during the year 1889 .....	2,183
Amount deposited during the year 1889, not including interest credited for that period .....	\$220,705 24
Amount withdrawn during the year 1889 .....	238,767 91
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$9,713 35
January, 1890 .....	9,801 28
	19,514 63
Average amount of each account January 1, 1890 .....	282 62
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,000 00

Rate per cent of dividends of interest to depositors during the year 1889,  
per cent.



## JEFFERSON COUNTY.

## 30. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1859.]

FRED. EMERSON, *President.*

GEORGE SMITH,

## TRUSTEES.

GEORGE B. PHELPS,  
E. Q. SEWALL,  
S. B. UPHAM,  
GEORGE H. SHERMAN,  
H. M. STEVENS,

T. H. CAMP,  
D. W. BALDWIN,  
N. P. WARDWALL,  
J. A. LAWYER,  
GEORGE W. WIGGINS,

A. M. FARWELL,  
WARD HUBBARD,  
FRED EMERSON,  
ROSS C. SCOTT,  
ALDEN F. BARKER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$712  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$69,846 66	\$60,000 00	\$76,200 00
Cities in this State.....	112,801 10	112,000 00	120,500 00
Towns in this State.....	350,310 99	337,752 34	363,715 94
Villages in this State.....	6,052 75	6,000 00	7,167 50
	<u>\$539,011 50</u>	<u>\$515,752 34</u>	<u>\$567,583 44</u>

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882..... 21  
Banking house and lot, cost \$15,000; estimated present  
value..... 18  
Cash on deposit in banks or trust companies..... 150  
Cash on hand..... 18  
All other assets not included above, viz.: Interest accrued. 18  
\$1,504

## LIABILITIES.

Amount due depositors, viz.:  
Principal..... \$1,328,536 97  
Interest credited for the six months ending with  
December 31, 1889..... 24,263 74  
\$1,352  
Surplus..... 150  
\$1,502

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ... \$98  
From depositors, not including interest credited ..... 67  
From interest on loans, deposits and investments ..... 64  
From rents from banking house ..... 40  
From mortgages..... 40  
From stocks sold, par value, \$14,750; amount received  
therefor ..... 14  
From loans repaid..... 22  
\$921

# JEFFERSON COUNTY.

95

## PAYMENTS.

depositors, including interest paid to them .....	\$588,458 25
loans on bonds and mortgages .....	112,135 00
loans on stocks and other securities .....	42,000 00
stocks and bonds, purchased, par value, \$18,800; cost, including premiums, commissions, etc. ....	20,279 60
interest (other than interest payments to depositors)...	197 56
or current expenses of the bank, viz.: Salaries.....	\$3,300 00
or other expenses.....	1,174 62
	4,474 62
or payments.....	320 01
on hand and in banks or trust companies, December 1889, after transactions of the day.....	153,866 89
	<u>\$921,731 93</u>

## STATISTICAL INFORMATION.

number of open accounts, January 1, 1890.....	7,579
number of accounts opened or reopened during the year 1889.....	1,356
number of accounts closed during the year 1889.....	941
number of deposits received during the year 1889.....	10,437
number of payments to depositors during the year 1889.....	7,706
amount deposited during the year 1889, not including interest credited for that period.....	\$679,902 74
amount withdrawn during the year 1889.....	588,458 25
amount of interest credited and paid for the year 1889, viz.: January, 1889.....	\$21,967 97
February, 1890.....	24,263 74
and but not credited at other periods.....	35 66
	46,257 37
average amount of each account January 1, 1890.....	178 49
least amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,535 53
number of such accounts which exceeded \$3,000.....	11

to per cent of dividends or interest to depositors during the year 1889,  
1 per cent.

## 31. THE CARTHAGE SAVINGS BANK, CARTHAGE.

[State and Mechanic streets; organized 1887.]

GOODALE, *President*.

A. G. PECK, *Treasurer*.

## TRUSTEES.

LEN E. KILBY,	M. P. MASON,	JAMES GALVIN,
LEN G. PECK,	ADDISON L. CLARK,	JOHN L. NORTON,
STER PENNIMAN,	ALSON COOK,	LAWRENCE J. GOODALE,
H. MYERS,	JOHN E. STRICKLAND,	L. D. THOMPSON,
MES PRINGLE,	A. J. COLVIN,	C. M. ROHR.
	MARTIN RUGG,	

## FINANCIAL.

### RESOURCES.

lands and mortgages.....			\$23,300 03
stock investments, viz.:			
Stocks and Bonds.	Cost.	Par value.	Estimated market value.
in this State.....	\$2,012 89	\$2,000 00	\$2,012 89
in this State.....	200 00	200 00	200 00
of district bonds.....	11,289 38	11,250 00	11,289 38
of district notes.....	608 38	600 00	608 38
	<u>\$14,110 65</u>	<u>\$14,050 00</u>	<u>\$14,110 65</u>
			14,110 65

## REPORT ON SAVINGS BANKS.

Cash on deposit in banks or trust companies.....	\$8,
Cash on hand.....	2,
All other assets not included above.....	
	<u>\$49,</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$48,239 17	
Interest credited for the six months ending with December 31, 1889 .....	792 19	\$49,
Surplus .....		<u>\$49,</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$9,
From depositors, not including interest credited.....	40,
From interest on loans, deposits and investments.....	1,
From mortgages.....	5,
From redemption of stocks.....	1,
	<u>\$58,</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$25,
For loans on bonds and mortgages.....	18,
For stocks and bonds, purchased, par value, \$2,800; cost, including premiums, commissions, etc.....	2,
For current expenses of the bank .....	
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	11,
	<u>\$58,</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889.....	
Number of accounts closed during the year 1889.....	
Total number of deposits received during the year 1889 ....	
Total number of payments to depositors during the year 1889.....	
Amount deposited during the year 1889, not including interest credited for that period.....	\$40,
Amount withdrawn during the year 1889.....	25,
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$570 22
January, 1890.....	792 19
Paid but not credited at other periods.....	5 17
	<u>1,</u>
Average amount of each account January 1, 1890.....	
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	1,

Rate per cent of dividends or interest to depositors during the year  
4 per cent.

## KINGS COUNTY.

## 32. BROOKLYN SAVINGS BANK, BROOKLYN.

[219 Fulton street; incorporated 1827.]

HENRY P. MORGAN, *President.*FELIX E. FLANDREAU, *Cashier.*

## TRUSTEES.

HENRY P. MORGAN,  
EDWARD D. WHITE,  
EDMUND W. CORLIES,  
ABRAHAM B. BAYLIS,  
RICHARD L. EDWARDS,  
ALEXANDER FORMAN,  
EDWARD GOODWIN,  
LYMAN R. GREENE,

CROWELL HADDEN,  
JOHN F. HALSTEAD,  
EDWARD H. KIDDER,  
EDWIN F. KNOWLTON,  
FRANK LYMAN,  
DAVID G. LEGGET,  
ELIAS LEWIS, JR.,  
EDWARD H. LITCHFIELD,  
WILLIAM G. LOW,

WILLIS L. OGDEN,  
HENRY E. PIERREPONT,  
RIPLEY ROPEE,  
WILLIAM A. READ,  
HENRY K. SHELDON,  
BRYAN H. SMITH,  
WILLIAM M. THOMAS,  
FRANKLIN E. TAYLOR.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$2,392,450 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$11,220,144 10	\$10,100,000 00	\$12,725,000 00	
District of Columbia.....	863,530 00	700,000 00	847,000 00	
State of Ohio.....	268,400 00	260,000 00	260,000 00	
State of New Hampshire.....	34,000 00	34,000 00	39,440 00	
State of Rhode Island.....	102,658 32	100,000 00	111,000 00	
State of Missouri.....	867,972 60	824,000 00	889,640 00	
State of Massachusetts.....	1,340,286 60	1,227,000 00	1,245,380 00	
State of Kentucky.....	453,275 00	400,000 00	448,000 00	
State of Maryland.....	107,375 00	100,000 00	105,000 00	
State of Maine.....	105,340 00	100,000 00	100,000 00	
Cities in this State.....	7,432,259 18	7,037,500 00	7,954,475 00	
Counties in this State.....	891,810 29	807,286 00	861,603 00	
	<u>\$23,685,051 09</u>	<u>\$21,689,786 00</u>	<u>\$25,586,538 00</u>	25,586,538 00

Banking house and lot, cost, \$138,038.55; estimated present value..... 100,000 00  
Cash on deposit in bank or trust companies..... 966,000 00  
Cash on hand..... 353,304 14  
All other assets not included above, viz.: Interest accrued..... 298,990 04  
\$29,697,282 18

## LIABILITIES.

Amount due depositors, viz.:  
Principal.....\$23,208,846 70  
Interest credited for the six months ending with December 31, 1889..... 322,731 40  
\$23,531,578 10  
Surplus..... 6,165,704 08  
\$29,697,282 18

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day..... \$1,449,676 99  
From depositors, not including interest credited..... 7,305,372 84  
From interest on loans, deposits and investments..... 1,018,541 05  
From rents from banking house..... 1,333 33

From mortgages .....	\$265
From redemption of stocks .....	299
From stocks sold, par value, \$500,000; amount received therefor.....	542
	<hr/> \$10,882 <hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$7,666
For loans on bonds and mortgages .....	275
For stocks and bonds, purchased, par value, \$1,428,000; cost, including premiums, commissions, etc.....	1,559
For interest (other than interest payments to depositors)...	10
For current expenses of the bank, viz.: Salaries.....	\$42,634 16
For expenses of banking house or rent of banking rooms.....	4,018 39
For other expenses.....	4,338 89
	<hr/> 50 <hr/>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	1,319
	<hr/> \$10,882 <hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889 .....	
Number of accounts closed during the year 1889 .....	
Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year 1889 .....	
Amount deposited during the year 1889, not including interest credited for that period.....	\$7,305
Amount withdrawn during the year 1889 .....	7,666
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$317,784 20
January, 1890.....	322,731 40
	<hr/> 640 <hr/>
Average amount of each account January 1, 1890.....	
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	7
Number of such accounts which exceeded \$3,000 .....	

Rate per cent of dividends or interest to depositors during the year 1889, viz. 3 per cent.

**33. BUSHWICK SAVINGS BANK, BROOKLYN.**

[466 Grand street; incorporated 1873.]

JOSEPH LIEBMANN, *President.*JOHN DAVIES, *Cashier.***TRUSTEES.**

JOSEPH LIEBMANN,  
RUFUS L. SCOTT,  
MOSES MAY,  
DANIEL CANTY,  
A. O. HALLAM,  
ANSEL L. FREEMAN,  
MARTIN ISBERT,  
JOHN H. SCHMIDT,

A. M. SUYDAM,  
E. E. BUNCE,  
JOHN G. JENKINS,  
LUMAN RAY,  
MILFORD B. STREETER,  
JOS. C. CABBLE,  
WILLIAM VOGEL,

C. H. REYNOLDS,  
JOHN L. NOSTRAND,  
H. LOWENSTEIN,  
O. D. BURROWS, JR.,  
JOHN DAVIES,  
EDWARD BUSH,  
HENRY SCHADE,  
WILLIAM T. DENYSE.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages ..... \$236,900 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
State of Missouri.....	\$16,307 50	\$16,000 00	\$16,175 00	
State of Kansas.....	5,056 25	5,000 00	5,075 00	
Cities in this State.....	41,382 72	39,274 00	41,071 50	
Counties in this State.....	10,725 00	10,000 00	10,350 00	
Towns in this State.....	64,339 88	61,000 00	64,220 00	
Villages in this State.....	40,233 12	37,000 00	39,585 00	
	<u>\$178,044 47</u>	<u>\$168,274 00</u>	<u>\$176,476 50</u>	176,476 50

Cash on deposit in banks or trust companies ..... 24,693 80  
Cash on hand ..... 8,139 05

All other assets not included above, viz.:

Interest accrued.....	\$4,042 03	
Furniture and fixtures.....	501 18	
	<u>4,543 21</u>	
		<u>\$450,752 56</u>

**LIABILITIES.**

Amount due depositors, viz.:

Principal.....	\$423,830 75	
Interest credited for the six months ending with December 31, 1889.....	7,036 76	
		\$430,867 51
Surplus .....		19,885 05
		<u>\$450,752 56</u>

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$16,152 69
From depositors, not including interest credited.....	298,855 80
From interest on loans, deposits and investments.....	18,333 89
From mortgages .....	37,200 00
From redemption of stocks.....	2,000 00
	<u>\$372,542 38</u>

**PAYMENTS.**

To depositors, including interest paid to them .....	\$241,473 37
For loans on bonds and mortgages .....	49,650 00
For stocks and bonds, purchased, par value, \$42,774; cost, including premiums, commission, etc .....	45,097 80
For interest (other than interest payments to depositors) ..	443 71

**249332**

For current expenses of the bank, viz.: Salaries.....	\$2,200 00	
For expense of banking house or rent of banking rooms.....	513 10	
For other expenses.....	331 55	
		\$3,044 65
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		32,845 15
		<u>\$372,140 80</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....		
Number of accounts opened or reopened during the year 1889.....		
Number of accounts closed during the year 1889.....		
Total number of deposits received during the year 1889.....		
Total number of payments to depositors during the year 1889.....		
Amount deposited during the year 1889, not including interest credited for that period.....		\$298,415 15
Amount withdrawn during the year 1889.....		241,565 15
Amount of interest credited and paid for the year 1889, viz.:		
July, 1889.....	\$6,417 82	
January, 1890.....	7,086 76	
		13,504 58
Average amount of each account January 1, 1890.....		
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....		5,000 00
Number of such accounts which exceeded \$3,000.....		

Rate per cent of dividends or interest to depositors during the year 3 to 4 per cent.

## 34. CITY SAVINGS BANK OF BROOKLYN.

[Corner Flatbush and Fourth avenues; incorporated 1886.]

DAVID A. BOODY, *President*.

PAUL H. KRETZSCHMAR, *Treasurer*.

## TRUSTEES.

DAVID A. BOODY,  
WILLIAM HARKNESS,  
WILLIAM H. LYON,  
CHARLES A. MOORE,  
THEOPHILUS OLKENA,  
NATHAN T. SPRAGUE,  
WILLIAM S. TAYLOR,  
WILLIAM C. WALLACE,

EUGENE G. BLACKFORD,  
PAUL H. KRETZSCHMAR,  
MARK MAYER,  
EUGENE L. MAXWELL,  
CALVIN PATTERSON,  
REMSEN RUSHMORE,  
HORATIO S. STEWART,  
PERCY G. WILLIAMS,  
CHARLES E. TEALE,

JOHN DELMAR,  
REUBEN LELAND,  
DAVID R. MORSE,  
LEONARD MOODY,  
WILLIAM W. ROSSITER,  
CHARLES H. STODDARD,  
STEWART L. WOODFORD,  
TIMOTHY L. WOODRUFF,

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$135,000 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Colorado.....	\$10,316 78	\$10,264 95	\$10,264 95
State of Nebraska.....	9,006 03	8,308 05	8,598 79
Cities in this State.....	5,538 01	4,823 94	5,277 24
Towns in this State.....	27,404 11	22,400 00	27,893 32
Villages in this State.....	10,935 13	10,000 00	10,899 05
School district.....	13,369 77	13,000 00	13,300 34
	<u>\$76,569 83</u>	<u>\$68,796 94</u>	<u>\$76,233 69</u>

# KINGS COUNTY.

101

Cash on deposit in banks or trust companies. ....	\$26,419 43
Cash on hand.....	2,970 47
All other assets not included above, viz.: Interest accrued.	4,122 99
	<hr/>
	\$245,446 58
	<hr/>

## LIABILITIES.

### Amount due depositors, viz.:

Principal.....	\$237,370 91	
Interest credited for the six months ending with December 31, 1889.....	3,308 21	\$240,679 12
Surplus .....		4,767 46
		<hr/>
		\$245,446 58
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$30,157 23
From depositors, not including interest credited.....	256,510 55
From interest on loans, deposits and investments.....	10,468 08
From mortgages .....	11,300 00
From redemption of stocks .....	20,682 86
	<hr/>
	\$329,118 72
	<hr/>

### PAYMENTS.

To depositors, including interest paid to them .....	\$225,915 58
For loans on bonds and mortgages .....	49,100 00
For stocks and bonds, purchased, par value, \$20,490.91; cost, including premiums, commissions, etc.....	21,742 42
For interest (other than interest payments to depositors) ..	467 77
For current expenses of the bank viz.: Salaries.....	\$1,429 98
For expenses of banking house or rent of banking rooms.....	768 05
For other expenses .....	305 02
	<hr/>
	2,503 05
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	29,389 90
	<hr/>
	\$329,118 72
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,544
Number of accounts opened or reopened during the year 1889 .....	670
Number of accounts closed during the year 1889 .....	378
Total number of deposits received during the year 1889....	4,336
Total number of payments to depositors during the year 1889 .....	3,032
Amount deposited during the year 1889, not including interest credited for that period.....	\$256,510 55
Amount withdrawn during the year 1889 .....	225,915 58
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$2,810 34
January, 1890.....	3,308 21
	<hr/>
	6,118 55



Average amount of each account January 1, 1890 .....	\$155 88
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889  
3 to 4 per cent.

### 35. DIME SAVINGS BANK OF BROOKLYN.

[Corner Court and Remsen streets; incorporated 1859.]

GARDINER S. HUTCHINSON, *President*.

JOHN W. HUNTER, *Treasurer*.

#### TRUSTEES.

ALANSON TRASK,  
EDWARD MERRITT,  
JOHN W. HUNTER,  
GEORGE W. BERGEN,  
CRAWFORD O. SMITH,  
J. PIERPONT LORD,  
EDWIN BEERS,  
A. H. W. VAN SICLEN,

J. LAWRENCE MARCELLUS, EDWARD H. KELLOGG.  
BENJN H. HUNTINGTON, JACOB COLE,  
JAMES HALL, DANIEL F. FERNALD.  
JAMES E. DEAN, WILLIAM H. WALLACE,  
JAMES H. ARMINGTON, JOHN E. LEECH,  
GARD' R. S. HUTCHINSON, THOMAS T. BARR,  
JOHN TRUSLOW, WALTER T. HATCH,  
GEORGE W. CHAUNCEY.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages.....	\$5,060,392 20
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$2,011,150 00	\$2,000,000 00	\$2,540,000 00
State of Indiana.....	851,550 00	840,000 00	840,000 00
State of Connecticut.....	505,000 00	500,000 00	525,000 00
State of Missouri.....	1,020,087 50	1,000,000 00	1,010,000 00
Cities in this State.....	4,458,666 30	4,272,000 00	4,831,000 00
Counties in this State.....	330,800 00	330,000 00	330,000 00
Towns in this State .....	242,773 20	236,000 00	283,200 00
	<u>\$9,420,027 00</u>	<u>\$9,178,000 00</u>	<u>\$10,359,200 00</u>

10,359,200 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	45,000 00
Banking house and lot, cost, \$285,000; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies .....	887,718 83
Cash on hand.....	190,906 11
All other assets not included above, viz. : Interest accrued,	102,607 87

\$16,895,825 01

##### LIABILITIES.

Amount due depositors, viz. :

Principal.....	\$14,654,062 69
Interest credited for the six months ending December 31, 1889 .....	270,192 11

\$14,924,254 80  
1,971,570 21

Surplus .....	<u>\$16,895,825 01</u>
---------------	------------------------

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$1,988,459 83
From depositors, not including interest credited .....	5,428,051 02
From interest on loans, deposits and investments .....	610,926 01
From rents from banking house .....	3,881 64
From rents from other real estate .....	211 41
From mortgages .....	444,169 80
From redemption of stocks .....	250,500 00
From stocks sold, par value, \$100,000; amount received therefor .....	104,000 00
From loans repaid .....	300,000 00
From all other sources, viz.:	
Real estate sold .....	\$3,500 00
Insurance premium refunded .....	18 00
	3,518 00
	<u>\$9,133,717 71</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$5,481,821 97
For loans on bonds and mortgages .....	2,070,050 00
For loans on stocks and other securities .....	43,000 00
For stocks and bonds purchased, par value, \$400,000; cost, including premiums, commissions, etc. ....	400,218 75
For interest (other than interest payments to depositors) ..	2,701 82
For current expenses of the bank, viz.: Salaries .....	\$37,565 00
For other expenses .....	15,202 06
	52,767 06
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	3,500 00
Other payments .....	1,033 17
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	1,078,624 94
	<u>\$9,133,717 71</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	51,961
Number of accounts opened or reopened during the year 1889 .....	8,145
Number of accounts closed during the year 1889 .....	7,175
Total number of deposits received during the year 1889 ....	69,524
Total number of payments to depositors during the year 1889 .....	49,212
Amount deposited during the year 1889, not including interest credited for that period .....	\$5,428,051 02
Amount withdrawn during the year 1889 .....	5,481,821 97
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$259,289 26
January, 1890 .....	270,192 11
	529,481 37
Average amount of each account January 1, 1890 .....	287 22
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

**36. DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.**

[52 Broadway; incorporated 1864.]

ROBINSON GILL, *President*.HENRY GECKLER, *Assistant Secretary*.**TRUSTEES.**ROBINSON GILL,  
JAMES BOUGHTON,  
JOSEPH APPELGATE,  
O. SHEPHERD,  
D. N. HANSON,G. I. TOTTEK,  
ELIJAH CABLE,  
ISAAC HICKS,  
GEORGE NICHOLS,  
O. W. HUBBELL,ROBERT THOMAS,  
D. B. STEARNS,  
SAMUEL SPRAGUE,  
JOHN MOLLENHAUER,  
W. GRANDY.**FINANCIAL.****RESOURCES.**

Bonds and mortgages .....	\$1,004,020 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$24,917 00	\$25,000 00	\$31,750 00	
Cities in this State .....	564,418 37	438,600 00	529,633 90	
Counties in this State .....	10,845 00	10,000 00	10,539 70	
Towns in this State .....	28,273 50	30,900 00	38,983 44	
	<u>\$628,453 87</u>	<u>\$504,500 00</u>	<u>\$610,907 04</u>	610,907 04

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	50,000 00
--	-----------

Banking house and lot, cost, \$90,571.57; estimated present value .....	75,624 15
---	-----------

Cash on deposit in banks or trust companies .....	124,854 91
---	------------

Cash on hand .....	16,045 18
--------------------	-----------

All other assets not included above, viz.:

Interest accrued .....	\$15,236 07	
Bank vaults and furniture .....	5,126 64	
Taxes advanced .....	166 92	
	<u>20,529 63</u>	
		<u>\$1,901,980 91</u>

**LIABILITIES.**

Amount due depositors, viz.:

Principal .....	\$1,736,923 98	
Interest credited for the six months ending with December 31, 1889 .....	26,891 97	
		<u>\$1,763,815 95</u>

Surplus .....	138,164 96
---------------	------------

<u>\$1,901,980 91</u>
-----------------------

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$169,102 27
From depositors, not including interest credited .....	1,067,281 99
From interest on loans, deposits and investments .....	81,924 92
From rents from banking house .....	790 00
From mortgages .....	115,050 00
From redemption of stocks .....	43,500 00
From loans repaid .....	49,000 00
From all other sources, viz.:	

Commissions on insurance .....	\$189 29
Tax advances repaid .....	238 10
Errors in cash .....	24 00
	<u>451 39</u>

<u>\$1,527,100 57</u>
-----------------------

# KINGS COUNTY.

105

## PAYMENTS.

To depositors, including interest paid to them .....	\$912,852 83
For loans on bonds and mortgages .....	262,150 00
For loans on stocks and other securities .....	99,000 00
For stocks and bonds purchased, par value, \$77,000; cost, including premiums, commissions, etc.....	101,259 40
For interest (other than interest payments to depositors)...	911 47
For current expenses of the bank, viz.: Salaries .....	\$7,296 00
For expenses of banking house or rent of banking rooms.....	1,227 53
For other expenses.....	662 93
	9,186 46
Other payments, viz.:	
Alterations and additions in bank building.....	\$649 15
Taxes advanced.....	166 92
Cash short.....	24 25
	840 32
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	140,900 09
	<u>\$1,527,100 57</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	8,824
Number of accounts opened or reopened during the year 1889 .....	2,479
Number of accounts closed during the year 1889 .....	2,255
Total number of deposits received during the year 1889 ....	13,736
Total number of payments to depositors during the year 1889 .....	8,100
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,067,281 99
Amount withdrawn during the year 1889.....	912,852 83
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$25,154 76
January, 1890.....	26,891 97
	52,046 73
Average amount of each account January 1, 1890.....	199 88
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	3,200 00
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1889,  
 $\frac{3}{4}$  per cent.

**37. EAST BROOKLYN SAVINGS BANK, BROOKLYN.**

[643 Myrtle avenue; incorporated 1860.]

THOMAS J. ATKINS, *Second Vice-President.*EUGENE F. BARNES, *Treasurer.***TRUSTEES.**

DARWIN R. JAMES,  
JAMES LOCK,  
P. F. O'BRIEN,  
JOHN N. LONGHI,  
DANIEL A. ELDREDGE,  
CHARLES T. GEYER,

ALEXANDER HUTCHINS,  
CHARLES A. PECK,  
R. J. OWENS,  
GEORGE J. COLLINS,  
THOMAS J. ATKINS,

LESTER W. BEASLEY,  
CHAS. R. PORTERFIELD,  
JOHN H. GRAHAM,  
JOHN W. JAMES,  
DAVID BARNETT,  
EUGENE F. BARNES.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$760,550 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$50,125 00	\$50,000 00	\$63,500 00	
State of Delaware .....	54,000 00	50,000 00	52,750 00	
State of Missouri .....	50,562 50	50,000 00	51,000 00	
State of Indiana .....	51,250 00	50,000 00	51,000 00	
Cities in this State.....	595,275 62	568,500 00	658,862 50	
Counties in this State.....	46,852 50	42,000 00	47,880 00	
Villages in this State.....	29,257 50	27,000 00	29,370 00	
School districts.....	26,482 50	24,500 00	25,970 00	
	<u>\$903,805 62</u>	<u>\$862,000 00</u>	<u>\$980,332 50</u>	980,332 50

Banking house and lot, cost, \$48,741.60; estimated present value..... 35,000 00  
Cash on deposit in banks or trust companies..... 46,517 45  
Cash on hand..... 28,914 07  
All other assets not included above, viz.: Interest accrued, 8,603 40

\$1,859,917 42**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$1,643,815 86  
Interest credited for the six months ending with  
December 31, 1889..... 25,400 63

\$1,669,216 49

Surplus ..... 190,700 93

\$1,859,917 42**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day ..... \$72,787 92  
From depositors, not including interest credited..... 838,618 84  
From interest on loans, deposits and investments..... 69,580 46  
From rents from banking house ..... 679 00  
From mortgages..... 80,200 00  
From redemption of stocks..... 27,000 00

\$1,088,864 22

# KINGS COUNTY.

107

## PAYMENTS.

To depositors, including interest paid to them.....	\$756,513 71
For loans on bonds and mortgages .....	176,150 00
For stocks and bonds purchased, par value \$67,500; cost, including premiums, commissions, etc.....	71,000 00
For interest (other than interest payments to depositors....	481 39
For current expenses of the bank, viz.: Salaries.....	\$7,094 00
For expenses of banking house or rent of banking rooms .....	2,193 60
	9,287 60
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	75,431 52
	<u>\$1,088,864 22</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	7,130
Number of accounts opened or reopened during the year 1889 .....	1,878
Number of accounts closed during the year 1889 .....	1,564
Total number of deposits received during the year 1889 ....	16,065
Total number of payments to depositors during the year 1889 .....	11,260
Amount deposited during the year 1889, not including interest credited for that period.....	\$838,616 84
Amount withdrawn during the year 1889.....	756,513 71
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$23,810 00
January, 1890.....	25,400 63
Credited at other periods .....	5 35
	49,216 07
Average amount of each account January 1, 1890.....	234 11
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	5,108 49
Number of such accounts which exceeded \$3,000 .....	4

Rate per cent of dividends or interest to depositors during the year 1889,  
¾ per cent.

## 38. EAST NEW YORK SAVINGS BANK, BROOKLYN.

[Corner Atlantic and Van Siclen avenues; incorporated 1868.]

FREDERICK MIDDENDORF, *President.*

JOHN M. LINZ, *Treasurer.*

## TRUSTEES.

FRED MIDDENDORF  
GUSTAVE DETTLOFF,  
RUDOLPH REIMER,  
FRANK C. LANG,  
C. FRANK COLYER.

C. WASHINGTON COLYER,  
CHARLES J. HOBE,  
GEORGE W. PALMER,  
A. A. WEMMELL,  
DAVID HOPKINS,  
FRED D. HART.

CHARLES H. WADSWORTH,  
JOHN N. EARL,  
LOUIS A. TRANBERG,  
BERNARD CORRIGAN,  
JOHN N. NILES.

## FINANCIAL.

### RESOURCES.

Bonds and mortgages.....			\$266,637 50
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$28,109 37	\$25,000 00	\$26,250 00
Cities in this State.....	145,567 76	116,800 00	139,637 00
Counties in this State.....	7,198 12	5,500 00	6,765 00
Towns in this State .....	5,834 97	5,234 97	5,634 97
Villages in this State.....	33,900 00	30,000 00	33,900 00
	<u>\$220,600 22</u>	<u>\$182,534 97</u>	<u>\$212,156 97</u>
			212,186 97

Banking house and lot, cost, \$10,610; estimated present value.....		\$10,
Other real estate, cost, \$5,880.26; estimated present value..		6,
Cash on deposit in banks or trust companies.....		23,
Cash on hand.....		7,
All other assets not included above, viz.:		
Interest accrued.....	\$5,952 69	
Furniture and fixtures.....	1,075 19	
		7,
		<u>\$533,</u>
<b>LIABILITIES</b>		
Amount due depositors.....		\$484,
Other liabilities, viz.:		
Interest accrued on deposits.....	\$3,750 00	
Expenses incurred but unpaid.....	83 91	
		3,
Surplus .....		44,
		<u>\$533,</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$51,
From depositors, not including interest credited.....	361,
From interest on loans, deposits and investments.....	25,
From rents from banking house .....	
From mortgages.....	39,
From redemption of stocks.....	35,
	<u>\$513,</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$336,
For loans on bonds and mortgages.....	53,
For stocks and bonds, purchased, par value, \$70,000; cost, including premiums, commissions, etc .....	77,
For interest (other than interest payments to depositors)...	
For current expenses of the bank, viz.: Salaries.....	\$2,750 00
For expenses of banking house or rent of banking rooms.....	360 00
For other expenses.....	199 53
	3,
For taxes on real estate, except banking house.....	
For repairs and other incidental expenses on real estate, except banking house .....	
Other payments, viz.:	
Real estate acquired for purpose of erecting a bank building.....	\$5,000 00
Amount advanced in erecting new building.....	5,610 00
Sundries.....	112 20
	10,
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	30,
	<u>\$513,</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889.....	
Number of accounts closed during the year 1889.....	

# KINGS COUNTY.

109

Total number of deposits received during the year 1889....	4,233
Total number of payments to depositors during the year 1889.....	2,898
Amount deposited during the year 1889, not including interest credited for that period.....	\$361,174 74
Amount withdrawn during the year 1889.....	336,135 07
Amount of interest credited and paid for the year 1889, viz.:	
April, 1889.....	\$6,997 25
October, 1889.....	7,035 10
	14,032 35
Average amount of each account January 1, 1890.....	195 30
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposit made by order of a court of record, or of a surrogate.....	3,892 99
Number of such accounts which exceeded \$3,000.....	3

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

## 39. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[375 Fulton street; incorporated 1867.]

PETER H. REPPENHAGEN, *Second Vice-President.*

F. KOCH, *Secretary.*

### TRUSTEES.

F. A. SCHROEDER,  
AUG. KURTH,  
PETER H. REPPENHAGEN,  
JULIUS LEHRENKRAUSS,  
WILLIAM D. VIEDER.

CARL F. EISENACH,  
E. L. GRAEF,  
GUSTAVUS A. JAHN,  
R. LAUER,  
H. LINS,  
H. C. MANGELS,

E. MULDERER,  
J. W. RASCH,  
J. C. RICHARD,  
CHARLES A. SCHIEREN,  
OTTO WITTE.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....	\$792,730 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$120,887 00	\$100,000 00	\$126,000 00
Cities in this State.....	479,332 23	440,000 00	473,545 00
Counties in this State.....	11,550 00	10,200 00	10,200 00
Towns in this State .....	38,431 00	35,500 00	37,865 00
Villages in this State .....	73,865 00	70,000 00	86,690 00
School district.....	27,886 10	26,000 00	28,043 75
	<u>\$751,951 33</u>	<u>\$681,700 00</u>	<u>\$762,343 75</u>

762,343 75

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	200,000 00
Banking house and lot, cost, \$91,500; estimated present value.....	91,500 00
Other real estate, cost \$8,406.21; estimated present value ..	8,406 21
Cash on deposit in banks or trust companies.. ..	91,115 09
Cash on hand.....	3,118 96
All other assets not included above, viz.:	

Interest accrued.....	\$17,334 03
Rents accrued .....	428 75

17,762 78

\$1,966,976 79



## REPORT ON SAVINGS BANKS.

## LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$1,784,950 78	
Interest credited for the six months ending with December 31, 1889 .....	28,616 55	
		<b>\$1,813,5</b>
Surplus .....		153,4
		<b>\$1,966,9</b>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$79,5
From depositors, not including interest credited .....	999,4
From interest on loans, deposits or investments .....	81,1
From rents from banking house .....	6,5
From mortgages .....	103,4
From redemption of stocks .....	92,0
From loans repaid .....	25,0
	<b>\$1,386,8</b>

## PAYMENTS.

To depositors, including interest paid to them .....	\$843,0
From loans on bonds and mortgages .....	182,1
For loans on stocks and other securities .....	225,0
For stocks and bonds, purchased, par value, \$29,000; cost, including premiums, commissions, etc. ....	31,4
For interest (other than interest payments to depositors) ...	1
For current expenses of the bank, viz. :	
Salaries .....	\$5,865 66
For expenses of banking house or rent of banking rooms .....	2,695 78
For other expenses .....	1,517 83
	10,0
For taxes on real estate, except banking house .....	1
For repairs and other incidental expenses on real estate, except banking house .....	1
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	94,2
	<b>\$1,386,8</b>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	
Number of accounts opened or reopened during the year 1889 .....	
Number of accounts closed during the year 1889 .....	
Total number of deposits received during the year 1889 ...	
Total number of payments to depositors during the year 1889,	
Amount deposited during the year 1889, not including interest credited for that period .....	\$999,4
Amount withdrawn during the year 1889 .....	843,0
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$26,522 35
January, 1890 .....	28,616 55
	55,1

# KINGS COUNTY.

111

Average amount of each account January 1, 1890.....	330 46
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,174 66
Number of such accounts which exceed \$3,000.....	23

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## 40. GERMAN SAVINGS BANK OF BROOKLYN.

[Corner Broadway and Boerum street; incorporated 1866.]

CHARLES NAEHER, *President.*

GEORGE S. BISHOP, *Cashier.*

### TRUSTEES.

GEORGE H. FISHER,  
LOUIS ZECHIEL,  
WILLIAM DICK,  
ANTON VIGELIUS,  
CHARLES NAEHER,

JOHN H. SCHUMANN,  
JOHN L. GAUS,  
HENRY E. ROEHR,  
PAUL WEIDMANN,

BENJAMIN W. WILSON,  
MARTIN WORN,  
FREDERICK ROEMMELE,  
LOUIS B. SCHULER,  
H. S. HOLLINGSWORTH.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages.....	\$1,370,000 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia .....	\$43,110 00	\$36,000 00	\$44,640 00
State of New York .....	5,650 00	5,000 00	5,250 00
State of Massachusetts .....	11,300 00	10,000 00	11,200 00
State of New Hampshire.....	59,142 40	53,200 00	58,822 00
State of Maryland .....	7,598 91	6,675 71	6,875 25
State of Missouri .....	8,722 30	8,000 00	8,722 40
State of Colorado .....	26,472 89	25,212 28	26,346 54
Cities in this State .....	821,418 80	785,000 00	899,857 88
Counties in this State .....	65,355 00	62,200 00	65,355 00
Towns in this State .....	28,100 00	28,100 00	28,100 00
	<u>\$1,076,870 30</u>	<u>\$1,019,387 99</u>	<u>\$1,155,169 07</u>

1,155,169 07

Banking house and lot, cost, \$97,000; estimated present value .....	60,000 00
Cash on deposit in banks or trust companies .....	277,500 00
Cash on hand.....	30,787 73
All other assets not included above, viz.:	

Interest accrued.....	\$29,558 49
Rents accrued .....	221 25

29,779 74

\$2,923,236 54

#### LIABILITIES.

Amount due depositors.....	\$2,665,345 40
Other liabilities, viz.: Interest accrued.....	20,656 42
Surplus .....	237,234 72

\$2,923,236 54

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$177,837 80
From depositors, not including interest credited .....	1,617,590 48
From interest on loans, deposits and investments.....	114,450 45
From rents from banking house .....	1,865 00

From mortgages .....	\$113,2
From redemption of stocks .....	266,6
From stocks sold, par value, \$106,700; amount received therefor .....	109,7
From loans repaid .....	50,0
	<hr/>
	\$2,451,3
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$1,408,7
For loans on bonds and mortgages .....	253,5
For loans on stocks and other securities .....	50,0
For stocks and bonds purchased, par value, \$387,312.28; cost, including premiums, commissions, etc .....	416,2
For interest (other than interest payments to depositors)...	1,5
For current expenses of the bank, viz.: Salaries .....	\$9,105 00
For expense of banking house or rent of banking rooms .....	1,569 17
For other expenses .....	1,977 50
	<hr/>
	12,6
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	308,2
	<hr/>
	\$2,451,3
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	1
Number of accounts opened or reopened during the year 1889 .....	
Number of accounts closed during the year 1889 .....	
Total number of deposits received during the year 1889 ....	1
Total number of payments to depositors during the year 1889 .....	1
Amount deposited during the year 1889, not including interest credited for that period .....	\$1,617,5
Amount withdrawn during the year 1889 .....	1,408,7
Amount of interest credited and paid for the year 1889, viz.:	
April, 1889 .....	\$38,705 90
October, 1889 .....	40,883 43
	<hr/>
	79,5
Average amount of each account January 1, 1890 .....	2
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,7
Number of such accounts which exceeded \$3,000 .....	
	<hr/>

Rate per cent of dividends or interest to depositors during the year 3t o 4 per cent.

**41. GREENPOINT SAVINGS BANK, BROOKLYN.**

[305 Manhattan avenue, incorporated 1868.]

TIMOTHY PERRY, *President.*ROBERT J. WITTEMORE, *Secretary.***TRUSTEES.**TIMOTHY PERRY,  
E. A. WALKER,  
CLAUS OLANDT,R. J. WITTEMORE,  
J. D. FELTER,  
CARL FELTZINGER,  
ADRIAN MESEROLE,H. E. TALMAGE,  
A. K. MESEROLE,  
CHRISTIAN H. KOCH.**FINANCIAL.****RESOURCES.**

Bonds and mortgages ..... \$1,113,199 94  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Kansas State.....	\$40,350 00	\$30,000 00	\$38,700 00	
Cities in this State.....	722,978 05	651,900 00	789,021 00	
Towns in this State.....	27,109 50	26,000 00	26,760 00	
Villages in this State.....	135,769 00	127,000 00	132,210 00	
	<u>\$926,206 55</u>	<u>\$834,900 00</u>	<u>\$986,691 00</u>	986,691 00

Banking house and lot, cost \$54,196.40; estimated present value..... 54,196 40  
 Other real estate, cost \$27,647.74; estimated present value.. 28,028 47  
 Cash on deposit in banks or trust companies..... 80,100 20  
 Cash on hand..... 23,322 47  
 All other assets not included above, viz.: Interest accrued. 25,533 91

\$2,311,072 39**LIABILITIES.**

Amount due depositors, viz.:

Principal .....	\$2,001,290 36	
Interest credited for the six months ending with December 31, 1889.....	<u>22,010 84</u>	\$2,033,301 20
Surplus .....		<u>277,771 19</u>

\$2,311,072 39**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day.....	\$120,476 88
From depositors, not including interest credited .....	1,061,907 61
From interest on loans, deposits and investments .....	94,041 40
From rents from banking house .....	1,107 00
From rents from other real estate.....	927 00
From mortgages.....	113,609 11
From redemption of stocks.....	35,500 00
	<u>\$1,427,569 00</u>

**PAYMENTS.**

To depositors, including interest paid to them .....	\$935,516 02
For loans on bonds and mortgages.....	291,050 00
For stocks and bonds purchased, par value, \$69,000; cost, including premiums, commissions, etc.....	81,704 55
For interest (other than interest payments to depositors)...	827 23

For current expenses of the bank, viz.: Salaries.....	\$9,685 00	
For expenses of banking house or rent of banking rooms.....	914 81	
For other expenses.....	893 25	
		<b>\$11,493 06</b>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....		2,680 41
For taxes on real estate, except banking house .....		567 06
For repairs and other incidental expenses on real estate, except banking house .....		308 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		103,422 67
		<b>\$1,427,569 00</b>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	7,473
Number of accounts opened or reopened during the year 1889.....	1,658
Number of accounts closed during the year 1889.....	1,082
Total number of deposits received during the year 1889....	15,330
Total number of payments to depositors during the year 1889.....	9,547
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,061,907 61
Amount withdrawn during the year 1889.....	935,516 02
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$81,478 41
January, 1890.....	32,010 84
	<b>63,489 25</b>
Average amount of each account, January 1, 1890 .....	272 09
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	6,250 00
Number of such accounts which exceeded \$3,000.....	<b>38</b>

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

## 42. KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Bedford avenue; incorporated 1860.]

JAMES S. BEARNS, *President*.

W. J. G. BEARNS, *Secretary*.

## TRUSTEES.

JAMES S. BEARNS,  
GEORGE B. MAGRATH,  
GEORGE L. FOX,  
JAMES RODWELL,

JOHN LOUGHRAN,  
WILLIAM D. CHASE,  
JAMES HANAN,  
CHRISTOPHER GRAY,  
W. J. G. BEARNS,

RICHARD F. CARPENTER,  
WILLIAM S. LIPTROTT,  
EDWARD MCGARVEY,  
HUBERT G. TAYLOR.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$2,673,920
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$243,828 13	\$200,000 00	\$252,000 00
State of New York .....	7,403 76	7,000 00	7,305 90
State of Missouri .....	202,147 50	200,000 00	202,840 00
Cities in this State .....	1,251,793 43	1,126,909 77	1,249,047 87
Counties in this State .....	200,237 45	188,700 00	200,561 08
Towns in this State .....	9,749 60	10,000 00	10,340 90
	<b>\$1,915,199 87</b>	<b>\$1,732,609 77</b>	<b>\$1,922,095 75</b>

**1,922,095 75**

# KINGS COUNTY.

115

Banking house and lot, cost \$142,637; estimated present value.....	\$106,000 00
Cash on deposit in banks or trust companies .....	620,959 04
Cash on hand.....	20,675 53
All other assets not included above, viz.: Interest accrued.....	42,547 46
	<hr/>
	\$5,386,197 78

## LIABILITIES,

Amount due depositors, viz.:

Principal .....	\$4,976,270 64	
Interest credited for the six months ending with December 31, 1889 .....	79,745 92	
	<hr/>	\$5,056,016 56
Surplus .....		330,181 22
		<hr/>
		\$5,386,197 78

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$678,790 38
From depositors, not including interest credited.....	1,800,174 36
From interest on loans, deposits and investments.....	242,832 37
From rents from banking house .....	1,700 00
From mortgages .....	117,300 00
From redemption of stocks.....	467,200 00
From loans repaid.....	178,000 00
From all other sources .....	63 04
	<hr/>
	\$3,486,060 15

### PAYMENTS.

To depositors, including interest paid to them.....	\$1,840,924 68
For loans on bonds and mortgages .....	634,950 00
For loans on stocks and other securities.....	175,000 00
For stocks and bonds, purchased, par value, \$172,500; cost, including premiums, commissions, etc.....	179,670 00
For interest (other than interest payments to depositors)...	958 52
For current expenses of the bank, viz.: Salaries.....	\$9,716 66
For expenses of banking house or rent of banking rooms.....	2,129 33
For other expenses.....	1,076 39
	<hr/>
	12,922 38
Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day.....	641,634 57
	<hr/>
	\$3,486,060 15

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	10,983
Number of accounts opened or reopened during the year 1889 .....	1,792
Number of accounts closed during the year 1889.....	1,576
Total number of deposits received during the year 1889....	13,075
Total number of payments to depositors during the year 1889.....	10,793
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,800,174 36
Amount withdrawn during the year 1889.....	1,840,924 68
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$77,726 70
January, 1890 .....	79,745 92
	<hr/>
	157,472 71

Average amount of each account January 1, 1890.....	\$460 34
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,807 96
Number of such accounts which exceeded \$3,000 .....	119

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.\*

#### 43. MECHANICS' SAVINGS BANK, BROOKLYN.

(Closing.)

(Fulton street; incorporated 1871.)

HENRY E. HUTCHINSON, *Secretary.*

##### FINANCIAL.

###### RESOURCES.

Cash on deposit in banks or trust companies .....	\$330 61
---	----------

###### LIABILITIES.

Amount due depositors.....	\$330 61
----------------------------	----------

##### STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	133
Average amount of each account January 1, 1890.....	\$2 48

#### 44. SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic street; incorporated 1850.]

ALEXANDER E. ORR, *President.*

CHARLES A. DENNY, *Treasurer.*

##### TRUSTEES.

JAMES C. ATWATER,  
HENRY D. ATWATER,  
WALTER M. AIKEMAN,  
SAMUEL E. HOWARD,  
GEORGE A. JARVIS,  
ALEXANDER MUNN,  
CHARLES H. PARSONS,  
CHARLES A. TOWNSEND,  
JAMES W. WHITNEY,

JAMES S. BAILEY,  
L. S. BURNHAM,  
D. B. BAYLIS,  
HENRY C. HALBERT,  
RICHARD H. LAIMBEER,  
ALEXANDER E. ORR,  
JAMES S. T. STRANAHAN,  
GEORGE P. STOCKWELL,

CAMDEN O. DIKE,  
CHARLES A. DENNY,  
SOLON F. GOODRIDGE,  
JOSEPH HASLEHURST,  
GEORGE MYGATT,  
WILLIAM PATE,  
FRANK H. TROWBRIDGE,  
JAMES P. WALLACE,  
JOSEPH E. BROWN.

##### FINANCIAL.

###### RESOURCES.

Bonds and mortgages .....	\$3,017,100 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$2,315,477 83	\$2,300,000 00	\$2,853,000 00
District of Columbia.....	565,511 99	500,000 00	600,000 00
State of Indiana.....	302,435 00	300,000 00	300,000 00
State of Maryland.....	310,850 00	300,000 00	300,000 00
State of Missouri.....	414,840 00	400,000 00	400,000 00
Cities in this State.....	2,402,792 74	2,367,000 00	2,847,650 00
Counties in this State.....	1,421,004 40	1,198,500 00	1,237,910 00
Villages in this State.....	25,120 00	25,000 00	25,000 00
	<u>\$7,759,021 96</u>	<u>\$7,390,500 00</u>	<u>\$8,563,560 00</u>

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	50,000 00
Banking house and lot, cost \$198,000; estimated present value.....	75,000 00

# KINGS COUNTY.

117

Cash on deposit in banks or trust companies .....	\$707,235 71
Cash on hand .....	270,517 72
All other assets not included above, viz.: Interest accrued.	130,162 17
	<u>\$12,813,575 60</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$10,535,924 71	
Interest credited for the six months ending with December 31, 1889 .....	173,425 69	\$10,709,350 40
Surplus .....		<u>2,104,225 20</u>
		<u>\$12,813,575 60</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$1,336,052 58
From depositors, not including interest credited.....	3,619,497 30
From interest on loans, deposits and investments.....	497,931 93
From rents from banking house.....	2,350 83
From mortgages.....	220,100 00
From redemption of stocks.....	150,000 00
From loans repaid.....	104,500 00
	<u>\$5,930,432 64</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$3,578,169 15
For loans on bonds and mortgages.....	504,450 00
For loans on stocks and other securities.....	50,500 00
For stocks and bonds, purchased, par value, \$750,000; cost, including premiums, commissions, etc.....	779,260 00
For interest (other than interest payments to depositors)...	1,319 85
For current expenses of the bank, viz.: Salaries.....	\$32,700 00
For expenses of banking house or rent of banking rooms.....	3,056 30
For other expenses .....	3,223 91
	<u>38,980 21</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	977,753 43
	<u>\$5,930,432 64</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	25,236
Number of accounts opened or reopened during the year 1889.....	5,074
Number of accounts closed during the year 1889.....	4,026
Total number of deposits received during the year 1889....	37,455
Total number of payments to depositors during the year 1889.....	30,237
Amount deposited during the year 1889, not including interest credited for that period.....	\$3,619,497 30
Amount withdrawn during the year 1889.....	3,578,169 15
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$168,556 26
January, 1890.....	173,425 69
	<u>341,981 95</u>



Average amount of each account January 1, 1890.....	\$42 <del>1</del> 37
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,600 00
Number of such accounts which exceeded \$3,000.....	<u>170</u>

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

#### 45. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[189 Broadway; incorporated 1851.]

SAMUEL M. MEEKER, *President.*

OLIVER P. MILLER, *Assistant Cashier.*

#### TRUSTEES.

SAMUEL M. MEEKER,  
FRANKLIN WHITING,  
HORACE M. WARREN,  
WILLIAM E. HORWELL,  
CHARLES W. COOPER.

EZRA B. TUTTLE,  
WILLIAM LAMB,  
JEREMIAH V. MESEROLE,  
MITCHELL N. PACKARD,

ABRAM COOKE,  
PETER WYCKOFF,  
BRANARD G. LATIMER,  
ANDREW D. BAIRD,  
CORNELIUS H. TIEBOUT.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages..... \$12,159,018 50  
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$2,554,000 00	\$2,554,000 00	\$3,217,850 00
State of Missouri.....	8,000 00	8,000 00	8,990 00
State of Indiana.....	1,520,000 00	1,500,000 00	1,545,000 00
State of Massachusetts.....	119,500 00	119,000 00	128,875 00
State of New Hampshire.....	311,200 00	273,700 00	337,268 75
State of Rhode Island.....	32,000 00	32,000 00	35,380 00
State of New Jersey.....	12,200 00	11,000 00	12,575 00
State of Connecticut.....	1,043,200 00	1,000,000 00	1,080,000 00
Cities in this State.....	10,809,700 00	9,449,600 00	12,319,575 25
Counties in this State.....	790,450 00	717,900 00	874,890 75
	<u>\$17,200,250 00</u>	<u>\$15,665,200 00</u>	<u>\$19,560,404 75</u>

Banking house and lot, cost, \$689,000; estimated present  
value..... 250,000 00  
Other real estate, cost, \$3,192.49; estimated present value.. 3,192 49  
Cash on deposit in banks or trust companies ..... 879,454 86  
Cash on hand..... 287,152 78  
All other assets not included above, viz.: Interest accrued.. 377,936 27

\$33,517,159 65

##### LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$28,000,290 24
Interest credited for the six months ending with December 31, 1889.....	510,295 07
	<u>\$28,510,585 31</u>
Surplus.....	5,006,574 34
	<u>\$33,517,159 65</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$1,892,312 38
From depositors, not including interest credited.....	9,356,336 89
From interest on loans, deposits and investments.....	1,405,068 92
From rents from real estate.....	324 00
From mortgages.....	1,299,658 70
From redemption of stocks.....	459,500 00
From loans repaid.....	4,000 00
	<hr/>
	\$14,417,200 89

## PAYMENTS.

To depositors, including interest paid to them.....	\$8,738,129 41
For loans on bonds and mortgages.....	2,664,878 70
For loans on stocks and other securities.....	4,000 00
For stocks and bonds, purchased, par value, \$1,655,500; cost, including premiums, commissions, etc.....	1,776,390 20
For interest (other than interest payments to depositors) ..	4,063 62
For current expenses of the bank, viz.: Salaries.....	\$48,293 32
For expenses of banking houses or rent of banking rooms.....	8,457 22
For other expenses.....	6,034 41
	<hr/>
	62,784 95
For taxes on real estate, except banking house.....	49 95
For repairs and other incidental expenses on real estate, except banking house.....	58 57
Other payments.....	237 85
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	1,166,607 64
	<hr/>
	\$14,417,200 89

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	65,510
Number of accounts opened or reopened during the year 1889.....	10,740
Number of accounts closed during the year 1889.....	8,044
Total number of deposits received during the year 1889....	86,717
Total number of payments to depositors during the year 1889.....	69,516
Amount deposited during the year 1889, not including interest credited for that period.....	\$9,356,336 89
Amount withdrawn during the year 1889.....	8,738,129 41
Amount of interest credited and paid for the year, 1889, viz.: July, 1889.....	\$488,571 79
January, 1890.....	510,295 07
	<hr/>
	998,866 86
Average amount of each account January 1, 1890.....	435 21
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,000 00
Number of such accounts which exceeded \$3,000.....	92

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## MADISON COUNTY.

## 46. ONEIDA SAVINGS BANK, ONEIDA.

[81 Main street; incorporated 1866.]

DANIEL G. DORRANCE, *President*.EDWARD LOOMIS, *Secretary*.

## TRUSTEES.

DANIEL G. DORRANCE,  
JONATHAN M. WILSON,  
HENRY S. KLOCK,  
ALLEN S. WHITMAN,  
A. HAMILTON LAMB,

THEODORUS F. HAND,  
CHARLES E. STEVENS,  
JAMES D. KILBOURN,  
HAZELIUS LOUCKS,

GEORGE BERRY,  
CHRISTIE A. WALBATH,  
IVERS MUNRO,  
W. JEROME HICKOX,  
C. WILL CHAPPELL.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$288,683 56  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$124,111 50	\$108,500 00	\$122,570 00
State of Missouri.....	10,122 09	10,000 00	10,000 00
Cities in this State.....	86,796 88	78,000 00	84,340 00
Counties in this State.....	3,342 06	3,300 00	3,300 00
Towns in this State.....	85,310 43	82,600 00	82,600 00
Villages in this State.....	17,965 54	18,100 00	18,100 00
	<u>\$327,648 50</u>	<u>\$300,500 00</u>	<u>\$320,910 00</u>

Banking house and lot, cost, \$20,464.49; estimated present value..... 20,469 49  
Other real estate, cost, \$10,947.95; estimated present value.. 11,218 19  
Cash on deposit in banks or trust companies..... 24,679 12  
All other assets not included above..... 23,432 80  
\$689,393 16

## LIABILITIES.

Amount due depositors, viz.:

Principal..... \$611,399 15  
Interest credited for the six months ending with  
December 31, 1889..... 10,419 60  
Surplus..... \$621,818 75  
67,574 41  
\$689,393 16

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$29,236 09  
From depositors, not including interest credited..... 272,196 13  
From interest on loans, deposits and investments... 32,197 80  
From rents from other real estate..... 278 00  
From mortgages..... 29,717 21  
From redemption of stocks..... 6,400 00  
From stocks sold, par value, \$11,300; amount received  
therefor..... 13,691 87  
From all other sources..... 149 07  
\$383,866 17

# MADISON COUNTY.

121

## PAYMENTS.

To depositors, including interest paid to them.....	\$244,324 30
For loans on bonds and mortgages .....	51,550 00
For stocks and bonds purchased, par value, \$27,300; cost, including premiums, commissions, etc .....	32,075 00
For interest (other than interest payments to depositors ...	184 53
For current expenses of the bank, viz.: Salaries.....	\$2,560 67
For expenses of banking house or rent of banking rooms.....	464 85
For other expenses.....	259 06
	3,284 58
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	7,000 00
For taxes on real estate, except banking house.....	113 85
For repairs and other incidental expenses on real estate, except banking house .....	87 20
Other payments, viz.: Advances on banking house .....	20,567 59
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	24,679 12
	<u>\$383,866 17</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	2,488
Number of accounts opened or reopened during the year 1889 .....	687
Number of accounts closed during the year 1889.....	502
Total number of deposits received during the year 1889 ....	3,618
Total number of payments to depositors during the year 1889 .....	2,896
Amount deposited during the year 1889, not including interest credited for that period.....	\$272,196 13
Amount withdrawn during the year 1889 .....	244,324 30
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$10,822 51
January, 1890.....	10,419 60
Credited at other periods .....	271 42
	21,513 53
Average amount of each account January 1, 1890.....	249 92
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,180 00
Number of such accounts which exceeded \$3,000 .....	4

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## MONROE COUNTY.

## 47. EAST SIDE SAVINGS BANK OF ROCHESTER.

[Corner Clinton and East Main streets; incorporated 1869.]

HENRY S. HEBARD, *President*.

P. B. VIELE,

## TRUSTEES.

HENRY S. HEBARD,  
JOHN M. DAVY,  
EDMUND OCOUMPAUGH,  
A. MOSELEY,  
GEORGE C. MAURER,

MICHAEL FILON,  
HIRAM DAVIS,  
STEPHEN REMINGTON,  
ERASTUS DARROW,  
EDWIN S. HAYWARD,

JOSIAH B. MOSELEY,  
HECTOR McLEAN,  
TRUMAN A. NEWTON,  
LOUIS ERNST,  
LUCIUS S. MAY.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$1,221  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$90,000 00	\$90,000 00	\$113,400 00
District of Columbia.....	81,171 25	100,000 00	116,000 00
Cities in this state.....	78,700 87	77,214 21	78,264 21
Towns in this State.....	38,220 00	37,500 00	38,600 00
Villages in this State.....	39,917 50	35,500 00	38,725 00
	<u>\$328,009 62</u>	<u>\$340,214 21</u>	<u>\$84,989 21</u>

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 38.  
Banking house and lot, cost \$120,350.81; estimated present  
value..... 10  
Other real estate, cost \$24,900.46; estimated present value . 12  
Cash on deposit in banks or trust companies ..... 2  
Cash on hand..... 44  
All other assets not included above, viz.: Interest accrued. 4  
3

\$2,28

## LIABILITIES.

Amount due depositors..... \$2,12  
Interest accrued.....  
Surplus ..... 16

\$2,28

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$44  
From depositors, not including interest credited..... 1,63  
From interest on loans, deposits and investments..... 8  
From rents from banking house.....  
From rents from other real estate.....  
From mortgages..... 22  
From redemption of stocks..... 7  
From loans repaid.....  
From all other sources, viz.: Interest accrued.....

\$2,48

# MONROE COUNTY.

123

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,574,110 09
For loans on bonds and mortgages.....	375,200 00
For loans on stocks and other securities.....	12,300 00
For stocks and bonds, purchased, par value, \$9,465.52; cost, including premiums, commissions, etc.....	9,520 32
For current expenses of the bank, viz.: Salaries.....	\$7,080 00
For expense of banking house or rent of banking rooms.....	6,522 98
For other expenses.....	569 27
	14,172 25
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,382 89
For taxes on real estate, except banking house.....	189 29
For repairs and other incidental expenses on real estate, except banking house.....	37 55
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	485,706 03
	<u>\$2,483,618 42</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	5,025
Number of accounts opened or reopened during the year 1889.....	1,693
Number of accounts closed during the year 1889.....	1,428
Total number of deposits received during the year 1889....	5,648
Total number of payments to depositors during the year 1889.....	6,386
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,637,944 80
Amount withdrawn during the year 1889.....	1,574,110 09
Amount of interest credited and paid for the year 1889, viz.:	
June, 1889.....	\$36,449 72
December, 1889.....	38,299 19
Credited at other periods.....	1,396 48
	76,144 39
Average amount of each account January 1, 1890.....	421 89
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889, 4 per cent.

**48. MECHANICS' SAVINGS BANK OF ROCHESTER.**

[18 Exchange street; incorporated 1887.]

SAMUEL SLOAN, *President.*

JOHN H. ROCHESTER,

**TRUSTEES.**JAMES M. WHITNEY,  
FRED. A. WHITTLESSEY,  
JOHN J. BAUSCH,  
JEROME KEYES,OLIVER ALLEN,  
SAMUEL SLOAN,  
CHARLES E. FITCH,  
ARTHUR LUTCHFORD,  
GEORGE WELDON,GEORGE G. COOPER  
EZRA R. ANDREWS,  
ARTHUR G. YATES,  
ALFRED WRIGHT.**FINANCIAL.****RESOURCES.**

Bonds and mortgages .....	\$980
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$274,147 50	\$250,000 00	\$315,000 00
Cities in this State.....	352,013 21	351,975 71	351,975 71
	<u>\$626,160 71</u>	<u>\$601,975 71</u>	<u>\$666,975 71</u>

666

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882 .....

Banking house and lot, cost, \$47,264.14; estimated present value.....

47

Other real estate, cost, \$1,200; estimated present value....

1

Cash on deposit in banks or trust companies .....

85

Cash on hand.....

41

All other assets not included above.....

54

\$1,878**LIABILITIES.**

Amount due depositors, viz.:

Principal.....	\$1,637,184 93
Interest credited for the six months ending with December 31, 1889.....	30,681 55

\$1,667

Interest accrued.....

5

Surplus .....

205

\$1,878**CASH TRANSACTIONS DURING THE YEAR 1889.**

Cash on hand and in banks or trust companies, January 1, 1889, before the transactions of the day.....	\$153
From depositors, not including interest credited .....	1,390
From interest on loans, deposits and investments.....	81
From rents from banking house ..	1
From mortgages.....	111
From redemption of stocks.....	168
From loans repaid ..	1
From all other sources.....	2
	<u>\$1,910</u>

**PAYMENTS.**

To depositors, including interest paid to them.....	\$1,373
For loans on bonds and mortgages.....	135
For stocks and bonds, purchased, par value, \$264,327.89; cost, including premiums, commissions, etc.....	264

# MONROE COUNTY.

125

rent expenses of the bank, viz.: Salaries.....	\$6,950 00	
expenses of banking house or rent of banking		
id.....	1,290 29	
er expenses.....	1,584 32	
		\$9,824 61
yments.....		11 33
hand and in banks or trust companies, December		
, after transactions of the day .....		127,287 62
		<u>\$1,910,439 63</u>

## STATISTICAL INFORMATION.

of open accounts, January 1, 1890.....	3,160
of accounts opened or reopened during the year	
.....	645
of accounts closed during the year 1889 .....	505
mber of deposits received during the year 1889....	5,738
mber of payments to depositors during the year	
.....	6,621
deposited during the year 1889, not including	
t credited for that period.....	\$1,390,347 20
withdrawn during the year 1889.....	1,373,788 18
of interest credited and paid for the year 1889, viz. :	
1889.....	\$30,589 71
ber, 1889.....	30,681 55
ut not credited at other periods.....	1,130 88
	<u>62,402 14</u>
amount of each account, January 1, 1890... ..	527 80
amount due any one depositor, January 1, 1890,	
ive of interest and of any deposits made by order	
urt of record, or of a surrogate.....	5,000 00
of such accounts which exceeded \$3,000,.....	23

er cent of dividends or interest to depositors during the year 1889,  
t.

## 3. MONROE COUNTY SAVINGS BANK, ROCHESTER.

[35 State street; incorporated 1850.]

N. SAGE, *President.*

DAVID HOYT, *Secretary.*

### TRUSTEES.

AM N. SAGE,	WILLIAM ALLING,	MARVIN A. CULVER,
IAH OSBURN,	CYRUS F. PAINE,	ALEXANDER McVEAN,
E ELLWANGER,	OSCAR CRAIG,	ELIAS S. ETENHEIMER.
CHAPIN,	JAMES E. BOOTH,	HENRY A. STRONG,
ALIN M. BAKER,	ALEXANDER M. LINDSAY,	WILLIAM HAMILTON,
E G. CLARKSON,	RUFUS K. DRYER,	THOMAS J. DEVINE,
L. ANGLE,		EUGENE T. CURTIS.

### FINANCIAL.

#### RESOURCES.

nd mortgages .....			\$4,387,735 00
investments, viz. :			
and Bonds.	Cost.	Par value.	Estimated market value.
ites .....	\$1,531,186 54	\$1,470,000 00	\$1,862,150 00
idiana .....	102,875 00	100,000 00	102,875 00
his State.....	813,733 65	701,000 00	973,381 25
n this State. ....	150,600 00	150,000 00	150,000 00
	<u>\$2,598,395 19</u>	<u>\$2,421,000 00</u>	<u>\$3,088,406 25</u>
			3,088,406 25



Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$8,500 00
Banking house and lot, cost, \$90,000; estimated present value .....	90,000 00
Other real estate, cost, \$28,627.06; estimated present value .....	29,000 00
Cash on deposit in banks or trust companies .....	570,690 14
Cash on hand .....	92,630 19
All other assets not included above, viz.:	
Interest accrued .....	\$100,329 27
Taxes advanced .....	1,714 02
Insurance advanced .....	190 00
	<u>102,233 29</u>
	<u>\$8,369,184 87</u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$6,837,097 23
Interest credited for the six months ending with December 31, 1889 .....	132,077 08
	<u>\$6,969,174 31</u>
Other liabilities, viz.:	
Interest accrued .....	21,750 00
Surplus .....	1,378,260 56
	<u>\$8,369,184 87</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$648,476 53
From depositors, not including interest credited .....	3,678,460 01
From interest on loans, deposits and investments .....	350,711 73
From rents from banking house .....	1,400 00
From rents from other real estate .....	75 00
From mortgages .....	415,802 32
From loans repaid .....	7,700 00
From all other sources, viz.:	
Real estate sold .....	\$5,444 26
Taxes .....	1,828 29
Insurance .....	538 36
Sundry items .....	6 04
	<u>7,816 95</u>
	<u>\$5,110,442 54</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$3,731,444 50
For loans on bonds and mortgages .....	498,570 32
For stocks and bonds, purchased, par value, \$150,000; cost, including premiums, commissions, etc. ....	169,169 15
For current expenses of the bank, viz.: Salaries .....	\$18,968 25
For expenses of banking house or rent of banking rooms .....	5,144 69
For other expenses .....	3,490 64
	<u>27,593 58</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	18,502 48
For taxes on real estate, except banking house .....	119 51
For repairs and other incidental expenses on real estate, except banking house .....	838 17
Other payments, viz.:	894 50
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	663,310 33
	<u>\$5,110,442 54</u>

# MONROE COUNTY.

127

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	13,073
Number of accounts opened or reopened during the year 1889 .....	3,431
Number of accounts closed during the year 1889.....	2,788
Total number of deposits received during the year 1889....	19,660
Total number of payments to depositors during the year 1889 .....	23,028
Amount deposited during the year 1889, not including interest credited for that period.....	\$3,678,460 01
Amount withdrawn during the year 1889.....	3,731,444 50
Amount of interest credited and paid for the year 1889, viz.:	
June, 1889.....	\$125,060 18
December, 1889.....	129,537 86
Credited at other periods.....	5,710 40
	260,308 44
Average amount of each account January 1, 1890.....	533 09
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	8,720 00
Number of such accounts which exceeded \$3,000.....	74

Rate per cent of dividends or interest to depositors during the year 1889, 4 per cent.

## 50. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 West Main street; incorporated 1831.]

MORTIMER F. REYNOLDS, *President.*

CHARLES F. POND, *Secretary.*

### TRUSTEES.

JAMES BRACKETT,  
ROBERT F. ATKINSON,  
GILMAN H. PERKINS,  
SILVANUS J. MACY,  
RUFUS A. SIBLEY,

MORTIMER S. REYNOLDS,  
GEORGE E. MUMFORD,  
WILLIAM S. KIMBALL,  
SETH J. ARNOLD,  
GRANGER A. HOLLISTER,

JAMES S. WATSON,  
EDWARD HARRIS,  
CHARLES C. MORSE,  
FREDERICK COOK,  
HALBERT S. GREENLEAF.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....			\$6,420,490 25
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States stocks.....	\$3,106,015 12	\$2,400,000 00	\$2,985,590 00
Cities in this State.....	1,777,804 94	1,415,041 32	1,895,371 32
Towns in this State.....	53,441 67	53,000 00	53,000 00
	<u>\$4,937,261 73</u>	<u>\$3,868,041 32</u>	<u>\$4,933,961 32</u>
			4,933,961 32
Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....			6,000 00
Banking house and lot, cost \$391,296.62; estimated present value .....			350,000 00
Other real estate cost \$33,519.42; estimated present value ..			56,518 39
Cash on deposit in banks or trust companies.....			875,121 07
Cash on hand .....			87,410 18
All other assets not included above, viz.: Interest accrued,			121,029 27
			<u>\$12,850,530 48</u>

## LIABILITIES.

Amount due depositors, viz.: Principal .....	\$11, 24
Other liabilities, viz.:	
Interest accrued .....	\$34, 609 97
Amount due on mortgage loans .....	33, 959 06
Salaries not credited .....	1, 087 50
Surplus .....	1, 5
	<u>\$12, 8</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before the transactions of the day .....	\$1, 0
From depositors, not including interest credited .....	4, 94
From interest on loans, deposits and investments .....	5
From rents from banking house .....	
From rents from other real estate .....	
From mortgages .....	6
From redemption of stocks .....	
From all other sources, viz.:	
Loans, credited and not paid .....	\$33, 959 05
Sundries .....	81 70
	<u>\$7, 24</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$5, 0
For loans on bonds and mortgages .....	1, 1
For loans on stocks and other securities .....	
For stocks and bonds purchased, par value, \$3,128.46; cost, including premiums, commissions etc .....	
For current expenses of the bank, viz.: Salaries .....	\$25, 012 50
For expenses of banking house or rent of banking rooms .....	3, 495 34
For other expenses .....	11, 678 54
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	
For taxes on real estate, except banking house .....	
For repairs and other incidental expenses on real estate, except banking house .....	
Other payments, viz.:	
Loans paid and credited .....	\$12, 385 89
Sundries .....	328 66
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	96
	<u>\$7, 24</u>

etc.,

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	\$2
Number of accounts opened or reopened during the year 1889 .....	
Number of accounts closed during the year 1889 .....	
Total number of deposits received during the year 1889 .....	
Total number of payments to depositors during the year 1889 .....	

# MONTGOMERY COUNTY.

129

Amount deposited during the year 1889, not including interest credited for that period .....	\$4,967,599 63
Amount withdrawn during the year 1889 .....	5,045,804 53
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$198,349 85
January, 1890 .....	207,659 83
Credited at other periods .....	7,860 31
	413,869 99
Average amount of each account January 1, 1890 .....	437 44
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	5,000 00
Number of such accounts which exceeded \$3,000 .....	359

Rate per cent of dividends or interest to depositors during the year 1889, 4 per cent.

# MONTGOMERY COUNTY.

## 51. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[25 Market street; incorporated 1886.]

S. H. FRENCH, *President.*

G. A. THATCHER, *Secretary.*

### TRUSTEES.

S. H. FRENCH,  
L. L. DEAN,  
W. H. STEBBINS,  
RAYMOND CHRISTMAN,  
BERNARD MACHOLD,  
J. P. MCINCHOW,

SEELY CONOVER,  
G. A. THATCHER,  
W. A. DONNAN,  
T. B. VAN DERVEER,  
M. T. KEHOO,  
W. E. TEFFT,

THOMAS MANSFELD,  
W. B. DUNLOP,  
GEORGE I. HERRICK,  
THOMAS MURPHY,  
GEORGE E. HANNON,  
GEORGE SPALT.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....			\$91,342 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Cities in this State .....	\$13,400 00	\$13,500 00	\$13,500 00
Towns in this State .....	7,310 00	7,000 00	7,199 00
Villages in this State .....	13,199 90	13,000 00	13,199 90
School district .....	15,785 14	15,359 99	15,678 74
	<u>\$49,695 04</u>	<u>\$48,859 99</u>	<u>\$49,577 64</u>
			49,577 64
Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....			400 00
Cash on deposit in banks or trust companies .....			24,553 98
Cash on hand .....			1,726 15
All other assets not included above, viz.:			
Interest accrued .....		\$3,307 90	
Sundries .....		871 30	
			4,179 20
			<u>\$171,778 97</u>

#### LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$167,245 38
Interest credited for the six months ending with December 31, 1889 .....	1,793 55
	\$169,038 93
Interest accrued .....	84 40
Surplus .....	2,655 64
	<u>\$171,778 97</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$5,1
From depositors, not including interest credited .....	192,30
From interest on loans, deposits and investments .....	5,4
From rents from banking house .....	30
From mortgages .....	11,7
From redemption of stocks .....	2,10
From loans repaid .....	10
	<hr/>
	\$217,10

## PAYMENTS.

To depositors, including interest paid to them .....	\$134,1
For loans on bonds and mortgages .....	36,50
For stocks and bonds, purchased, par value, \$17,859.99: cost, including premiums, commissions, etc. ....	17,9
For interest (other than interest payments to depositors) ..	:
For current expenses of the bank, viz.: Salaries .....	\$650 00
For expenses of banking house or rent of banking rooms .....	600 00
For other expenses .....	329 05
	<hr/>
	1,5
Other payments, viz.: Sundries .....	6
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	26,2
	<hr/>
	\$217,10

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	:
Number of accounts opened or reopened during the year 1889 .....	:
Number of accounts closed during the year 1889 .....	:
Total number of deposits received during the year 1889 ....	4
Total number of payments to depositors during the year 1889 .....	:
Amount deposited during the year 1889, not including interest credited for that period .....	\$192,30
Amount withdrawn during the year 1889 .....	134,1
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$1,381 91
January, 1890 .....	1,793 55
	<hr/>
	3,1
Average amount of each account January 1, 1890 .....	:
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	1,60

Rate per cent of dividends or interest to depositors during the year 3 per cent.

## NEW YORK COUNTY.

## 52. AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; incorporated 1892.]

DANIEL T. HOAG, *President.*CLARENCE GOADBY, *Treasurer.*

## TRUSTEES.

DANIEL T. HOAG,  
WILLIAM IRWIN,  
WILLIAM L. SKIDMORE,  
GRANVILLE B. SMITH,  
FESSENDEN N. OTIS,  
MOSES H. MOSES,  
WARNER VAN NORDEN,  
WILLIAM V. CROMWELL,  
HERMAN MENDEL,

JOSEPH S. DECKER,  
JOHN R. BRADY,  
LOOMIS L. WHITE,  
HENRY T. WEBB,  
JOHN H. TIMMERMAN,  
VINCENT PISEK,  
MYER HELLMAN,  
HENRY T. BRONSON,  
SAMUEL H. RATHEONE,  
CLARENCE GOADBY,

EDWARD V. LOEW,  
HENRY E. RUSSELL,  
SAMUEL HALL,  
RUSSELL RAYMOND,  
DAVID H. ROWLAND,  
ADRIAN A. POTTIER,  
MYER S. ISAACS,  
CALDWELL R. BLAKEMAN,  
S. BOLTON BANG.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$352,100 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$24,500 00	\$22,000 00	\$27,500 00
State of Kentucky .....	11,300 00	10,000 00	11,300 00
State of Colorado .....	9,677 04	9,260 33	9,677 04
State of Missouri .....	25,138 85	24,000 00	26,640 00
Cities in this State .....	88,793 88	75,556 53	87,796 13
Counties in this State .....	1,330 00	1,000 00	1,250 00
Towns in this State .....	58,917 60	53,500 00	58,345 00
Villages in this State .....	33,475 50	32,200 00	34,703 00
School district.....	23,524 00	20,000 00	23,600 00
	<u>\$276,656 87</u>	<u>\$247,516 86</u>	<u>280,811 17</u>

Cash on deposit in banks or trust companies ..... 114,318 55  
Cash on hand ..... 599 63  
All other assets not included above, viz.: Interest accrued, 10,396 00

\$758,225 35

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$725,970 28
Interest credited for the six months ending with December 31, 1889 .....	9,266 97
	<u>\$735,237 25</u>
Expenses incurred but unpaid .....	500 00
Surplus .....	22,488 10
	<u>\$758,225 35</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$120,809 98
From depositors, not including interest credited .....	417,876 55
From interest on loans, deposits and investments .....	27,969 70
From mortgages .....	55,900 00

## REPORT ON SAVINGS BANKS.

From redemption of stocks .....	\$11,900 00
From stocks sold, par value, \$17,434; amount received therefor.....	20,110 81
	<u>\$654,567 04</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$351,943 03
For loans on bonds and mortgages .....	94,000 00
For stocks and bonds purchased, par value, \$80,016.86; cost, including premiums, commissions, etc.....	85,862 27
For interest (other than interest payments to depositors) ..	154 81
For current expenses of the bank, viz.: Salaries .....	\$4,150 00
For expenses of banking house or rent of banking rooms.....	3,000 00
For other expenses.....	538 75
	<u>7,688 75</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	114,918 18
	<u>\$654,567 04</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,121
Number of accounts opened or reopened during the year 1889 .....	895
Number of accounts closed during the year 1889.....	578
Total number of deposits received during the year 1889....	5,090
Total number of payments to depositors during the year 1889 .....	3,251
Amount deposited during the year 1889, not including interest credited for that period.....	\$417,876 55
Amount withdrawn during the year 1889.....	351,943 03
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$3,412 41
January, 1890.....	9,266 97
	<u>17,679 38</u>
Average amount of each account January 1, 1890.....	235 57
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	2,999 57

Rate per cent of dividends or interest to depositors during the year 1889, 3 per cent.

**53. BANK FOR SAVINGS IN THE CITY OF NEW YORK.**

[67 Bleecker street; incorporated 1819.]

**MERRITT TRIMBLE, President.****WILLIAM G. WHITE, Comptroller.****TRUSTEES.**

**MERRITT TRIMBLE,**  
**ROBERT S. HALT,**  
**JACOB D. VERMILYE,**  
**ADRIAN ISELOH,**  
**ALFRED W. SPEAR,**  
**ALFRED M. HOYT,**  
**WILLIAM A. HOE,**  
**JOHN M. DODD,**  
**ROBERT WINTHROP,**

**BENJAMIN H. FIELD,**  
**JOHN T. JOHNSTON,**  
**FREDERICK D. TAPPEN,**  
**JOHN E. PARSONS,**  
**CARLISLE NORWOOD,**  
**ORLANDO B. POTTER,**  
**WILLIAM L. ANDREWS,**  
**OLIVER HARRIMAN,**

**JAMES A. ROOSEVELT,**  
**GEORGE DEF. LORD,**  
**JOHN J. TUCKER,**  
**JOHN CROSSBY BROWN,**  
**GEORGE M. MILLER,**  
**THOMAS HILLHOUSE,**  
**FREDERIC W. STEVENS,**  
**HENRY W. DEFOREST,**  
**CHARLES A. SHERMAN.**

**FINANCIAL.****RESOURCES.**

**Bonds and mortgages** ..... **\$14,416,400 00**  
**Stock investments, viz.:**

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
<b>United States</b> .....	<b>\$21,942,852 88</b>	<b>\$19,650,000 00</b>	<b>\$24,937,520 00</b>	
<b>District of Columbia</b> .....	<b>711,750 00</b>	<b>650,000 00</b>	<b>809,250 00</b>	
<b>State of Connecticut</b> .....	<b>26,625 00</b>	<b>25,000 00</b>	<b>25,875 00</b>	
<b>State of Massachusetts</b> .....	<b>1,586,550 00</b>	<b>1,500,000 00</b>	<b>1,560,000 00</b>	
<b>State of New York</b> .....	<b>2,830,364 77</b>	<b>2,400,000 00</b>	<b>2,580,000 00</b>	
<b>State of Ohio</b> .....	<b>509,956 00</b>	<b>500,000 00</b>	<b>507,500 00</b>	
<b>State of Pennsylvania</b> .....	<b>618,662 92</b>	<b>600,000 00</b>	<b>611,000 00</b>	
<b>Cities in this State</b> .....	<b>6,254,530 99</b>	<b>5,655,000 00</b>	<b>6,930,520 00</b>	
	<b>\$34,481,282 56</b>	<b>\$30,980,000 00</b>	<b>\$37,961,665 00</b>	
				<b>37,961,665 00</b>
<b>Banking house and lot, cost, \$153,924.85; estimated present value</b> .....				<b>100,000 00</b>
<b>Cash on deposit in banks or trust companies</b> .....				<b>1,929,123 03</b>
<b>Cash on hand</b> .....				<b>297,607 78</b>
<b>All other assets not included above, viz.: Interest accrued,</b>				<b>323,676 14</b>
				<b>\$55,028,471 95</b>

**LIABILITIES.****Amount due depositors, viz.:**

<b>Principal</b> .....	<b>\$44,987,466 85</b>	
<b>Interest credited for the six months ending with December 31, 1889</b> .....	<b>844,936 10</b>	
		<b>\$45,832,402 95</b>
<b>Surplus</b> .....		<b>9,196,069 00</b>
		<b>\$55,028,471 95</b>

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

<b>Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day</b> .....	<b>\$2,174,831 22</b>
<b>From depositors, not including interest credited</b> .....	<b>9,017,443 59</b>
<b>From interest on loans, deposits and investments</b> .....	<b>1,994,580 54</b>
<b>From mortgages</b> .....	<b>2,411,400 00</b>
<b>From redemption of stocks</b> .....	<b>100,000 00</b>
<b>From stocks sold, par value, \$600,000; amount received therefor</b> .....	<b>637,425 00</b>
<b>From all other sources</b> .....	<b>74 00</b>
	<b>\$16,335,754 35</b>

**PAYMENTS.**

<b>To depositors, including interest paid to them</b> .....	<b>\$9,072,194 70</b>
<b>For loans on bonds and mortgages</b> .....	<b>2,574,500 00</b>
<b>For stocks and bonds purchased, par value, \$2,181,000; cost, including premiums, commissions, etc.</b> .....	<b>2,373,105 00</b>
<b>For interest (other than interest payments to depositors)</b> ...	<b>5,779 81</b>



## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries .....	\$71,445 83	
For expenses of banking house or rent of banking rooms.....	6,154 96	
For other expenses.....	5,843 98	
		\$83,443 87
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		2,226,730 81
		<u>\$16,335,754 35</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....		114,088
Number of accounts opened or reopened during the year 1889.....	16,546	
Error in open accounts previously reported .....	842	
		17,388
Number of accounts closed during the year 1889 .....		15,018
Total number of deposits received during the year 1889 ..		98,430
Total number of payments to depositors during the year 1889.....		96,331
Amount deposited during the year 1889, not including interest credited for that period .....	\$9,017,443 59	
Amount withdrawn during the year 1889.....	9,072,194 70	
Amount of interest credited and paid for the year 1889, viz. : July, 1889.....	\$324,227 58	
January, 1890.....	844,936 10	
		1,669,163 68
Average amount of each account January 1, 1890 .....		471 70
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,883 6	
Number of such accounts which exceeded \$3,000.....	3	

Rate per cent of dividends or interest to depositors during the year 188= 4 per cent.

## 54. BOWERY SAVINGS BANK, NEW YORK CITY.

[128 and 130 Bowery; incorporated 1834.]

EDWARD WOOD, *President*.

ROBERT LEONARD, *Secret*

## TRUSTEES.

EDWARD WOOD,  
JOHN D. HICKS,  
JOHN C. CHAMBERLAIN,  
AARON FIELD,  
TIMOTHY H. PORTER,  
WILLIAM H. HURLBUT,  
WILLIAM L. VENNARD,  
WILLIAM H. BEADLESTON,  
JOSEPH E. LOCKWOOD,  
GEORGE M. OLCOTT,  
ALEXANDER T. VAN NEST,  
HENRY H. COOK,  
BENJAMIN F. ROMAINE,  
EUGENE UNDERHILL,

JOHN P. TOWNSEND,  
ROBERT HAYDOCK,  
HENRY LYLES, JR.,  
EDWARD HINCKEN,  
ENOCH KETCHAM,  
WILLIAM V. BROKAW,  
SAMUEL H. SEAMAN,  
JAMES W. CROMWELL,  
WILLIAM DOWD,  
CHARLES KELLOGG,  
DAVID S. TABER,  
WASHINGTON WILSON,  
GEORGE E. HICKS,  
JOHN W. COCHRANE,  
ROBERT M. FIELD.

HENRY BARROW,  
RICHARD A. STORRS,  
WILLIAM H. S. WOOD,  
WILLIAM H. PARSONS,  
BENJAMIN F. JUDSON,  
EDWARD C. SAMPSON,  
JOHN J. SINCLAIR,  
GEORGE MONTAGUE,  
CHARLES GRIFFEN,  
ISAAC S. PLATT,  
ROBERT MACLAY,  
OCTAVIUS D. BALDWIN,  
GEORGE JEREMIAH,  
GEORGE H. ROBINSON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....		\$14,392,053
Stock investments, viz. :		

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$23,066,825 87	\$20,288,000 00	\$25,496,110 00
State of Delaware.....	252,187 50	250,000 00	257,500 00
State of Indiana.....	715,125 00	700,000 00	717,000 00
State of Maryland.....	155,250 00	150,000 00	156,250 00
State of Massachusetts.....	850,418 75	757,000 00	858,110 00
State of Michigan.....	11,575 00	10,000 00	10,400 00
State of Missouri.....	57,075 00	56,000 00	61,570 00

# NEW YORK COUNTY.

135

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of New Hampshire .....	\$27,103 50	\$23,600 00	\$29,292 00
State of New York .....	138,503 12	122,000 00	131,760 00
State of Ohio .....	405,732 00	400,000 00	410,000 00
State of Rhode Island .....	10,000 00	10,000 00	11,000 00
Cities in this State .....	9,790,081 99	9,103,500 00	10,784,600 00
Counties in this State .....	695,664 20	629,000 00	686,010 00
	<u>\$36,175,341 93</u>	<u>\$32,499,100 00</u>	<u>\$39,561,602 00</u>

\$39,561,602 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	507,000 00
Banking house and lot, cost \$370,951.56; estimated present value.....	200,000 00
Cash on deposit in banks or trust companies.....	1,671,663 87
Cash on hand.....	804,533 50
All other assets not included above, viz.: Interest accrued.....	282,956 31

\$57,419,808 68

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$45,835,789 57
Interest credited for the six months ending with December 31, 1889 .....	863,250 99

\$46,699,040 56

Surplus .....	10,720,768 12
---------------	---------------

\$57,419,808 68

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$2,739,470 59
From depositors, not including interest credited.....	8,445,375 59
From interest on loans, deposits and investments.....	2,190,527 60
From mortgages.....	1,693,950 00
From redemption of stocks.....	1,422,600 00
From stocks sold, par value, \$500,000; amount received therefor.....	500,000 00
From loans repaid.....	986,600 00
From all other sources .....	905 00
	<u>\$17,979,428 78</u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$9,325,329 77
For loans on bonds and mortgages .....	3,153,475 00
For loans on stocks and other securities.....	1,215,500 00
For stocks and bonds purchased, par value, \$1,531,500; cost, including premiums, commissions, etc.....	1,707,231 25
For interest (other than interest payments to depositors)...	6,186 55
For current expenses of the bank, viz.: Salaries.....	\$70,710 18
For expenses of banking house or rent of banking rooms.....	5,925 34
For other expenses.....	18,026 82
	<u>94,662 34</u>

Other payments, viz.:

Commissions on stock sold.....	\$312 50
Deficit in teller's cash.....	534 00

846 50

Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	2,476,197 37
--	--------------

\$17,979,428 78

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	106,043
Number of accounts opened or reopened during the year 1889.....	16,196
Number of accounts closed during the year 1889.....	16,273
Total number of deposits received during the year 1889....	122,782
Total number of payments to depositors during the year 1889.....	87,789
Amount deposited during the year 1889, not including interest credited for that period.....	\$8,445,375 59
Amount withdrawn during the year 1889.....	9,325,329 77
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$864,047 27
January, 1890.....	863,250 99
	<hr/>
Average amount of each account January 1, 1890.....	1,717,298 26
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	432 23
Number of such accounts which exceeded \$3,000.....	3,274 00
	<hr/>
	11

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## 55. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[4 Park place; incorporated 1851.]

FRANCIS A. PALMER, *President*.

HORACE F. HUTCHINSON, *Secretary*.

## TRUSTEES.

FRANCIS A. PALMER,  
WILLIAM H. GEDNEY,  
GARRET VAN NOSTRAND,  
JACOB A. GEISSENHAIMER,  
CALEB B. KNEVALS,  
HORACE K. THURBER,  
J. BERRE KING,  
JOHN DOWNEY.

THOMAS GOADBY,  
JACOB D. T. HUSEY,  
ABRAHAM F. HAZEN,  
EDWARD P. GRIFFIN,  
DAVID JARDINE,  
JOHN A. CARTER,  
JOEL E. FISHER,  
FRANCIS P. FURNALD.

PETER CUMMING,  
JAMES TALCOTT,  
FRANCIS P. FURNALD,  
HORACE F. HUTCHINSON,  
JOHN H. ROGERS,  
WARREN A. CONOVER,  
EUGENE BRITTON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....			\$2,344,650 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Maine.....	\$430,000 00	\$430,000 00	\$430,000 00
State of Maryland.....	100,000 00	100,000 00	100,000 00
Cities in this State.....	1,528,840 16	1,296,159 92	1,469,639 92
	<hr/>	<hr/>	<hr/>
	\$2,058,840 16	\$1,826,159 92	\$1,999,639 92
Amount loaned on stocks, as authorized by chapter 409, Laws of 1882.....			1,999,639 92
Cash on deposit in banks or trust companies.....			288,000 00
Cash on hand.....			212,330 76
All other assets not included above, viz. : Interest accrued.			42,803 52
			<hr/>
			43,709 69
			<hr/>
			\$4,931,133 89

# NEW YORK COUNTY.

137

## LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$4,491,048 63	
Interest credited for the six months ending with December 31, 1889.....	82,810 16	
		\$4,573,858 79
Surplus .....		357,275 10
		<u>\$4,931,133 89</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$319,370 71
From depositors, not including interest credited.....	1,460,815 91
From interest on loans, deposits and investments.....	214,988 50
From mortgages .....	259,050 00
From redemption of stocks.....	586,561 41
From stocks, sold, par value, \$200,000; amount received therefor.....	255,000 00
From loans repaid.....	1,229,800 00
From all other sources, viz. : Real estate sold.....	18,750 00
	<u>\$4,344,336 53</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$1,342,144 93
For loans on bonds and mortgages.....	512,300 00
For loans on stocks and other securities.....	1,221,100 00
For stocks and bonds purchased, par value, \$996,937.92; cost, including premiums, commissions, etc.....	998,041 58
For interest (other than interest payments to depositors)...	25 32
For current expenses of the bank, viz.: Salaries.....	\$11,000 00
For expenses of banking house or rent of banking rooms .....	4,000 00
For other expenses.....	584 67
	<u>15,584 67</u>
For repairs and other incidental expenses on real estate, except banking house .....	5 75
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	255,134 28
	<u>\$4,344,336 53</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	7,263
Number of accounts opened or reopened during the year 1889 .....	1,257
Number of accounts closed during the year 1889.....	936
Total number of deposits received during the year 1889.....	8,621
Total number of payments to depositors during the year 1889 .....	7,577
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,460,815 91
Amount withdrawn during the year 1889.....	1,342,144 93
Amount of interest credited and paid for the year 1889, viz. : July, 1889 .....	\$78,234 63
January, 1890.....	82,810 16
	<u>161,044 79</u>

Average amount of each account January 1, 1890.....	\$629 74
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,900 00
Number of such accounts which exceeded \$3,000.....	30

Rate per cent of dividends or interest to depositors during the year 1888,  
4 per cent.

## 56. CITIZENS' SAVINGS BANK, NEW YORK CITY.

[56 and 58 Bowery; incorporated 1860.]

EDWARD A. QUINTARD, *President.*

HENRY HOSLER, *Secretary.*

### TRUSTEES.

DANIEL BUTTERFIELD,  
WILLIAM E. CLARK,  
EDWARD A. QUINTARD,  
JAMES R. TOWNSEND,  
CHARLES P. BURDETT,  
E. BENEDICT OAKLEY,  
CHARLES H. STEINWAY,

JOHN W. PIRSSON,  
DOUGLAS TAYLOR,  
FERDINAND TRAUD,  
GEORGE H. PENNIMAN,  
JOHN H. PEET,  
THOMAS L. JAMES,  
LOCKE W. WINCHESTER.

GEORGE W. ODELL,  
HENRY KLOPPENBURG,  
FREDERICK KUHN,  
BARAK G. COLES,  
JOHN L. DUDLEY,  
MARVELLE W. COOPER,  
COURTLANDT D. MOSS.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....	\$4,810,500 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$1,000,000 00	\$1,000,000 00	\$1,260,000 00
District of Columbia.....	300,000 00	300,000 00	360,000 00
State of Colorado.....	95,046 37	95,046 37	95,046 37
State of Delaware.....	20,000 00	20,000 00	20,400 00
State of Indiana.....	185,000 00	185,000 00	186,850 00
State of Kansas.....	335,647 70	335,647 70	369,960 66
State of Maryland.....	210,183 31	210,183 31	215,945 65
State of Massachusetts.....	310,885 00	310,885 00	332,646 96
State of Missouri.....	1,004,000 00	1,004,000 00	1,004,320 00
State of Nebraska.....	32,000 00	32,000 00	40,000 00
State of North Dakota.....	249,477 16	249,477 16	277,525 01
State of South Dakota.....	347,600 00	347,600 00	390,212 00
State of Texas.....	178,500 00	178,500 00	199,700 00
Cities in this State.....	1,554,314 01	1,554,314 01	1,675,109 52
Counties in this State.....	454,000 00	454,000 00	478,580 00
	<u>\$6,276,653 55</u>	<u>\$6,276,653 55</u>	<u>\$6,906,296 15</u>

6,906,296 15

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	313,500 00
Banking house and lot, cost \$100,000; estimated present value .....	100,000 00
Other real estate, cost \$49,500; estimated present value ....	49,500 00
Cash on deposit in banks or trust companies .....	909,217 76
Cash on hand.....	197,130 95
All other assets not included above, viz.: Interest accrued,	133,701 17

\$13,419,846 03

#### LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$11,892,847 03
Interest credited for the six months ending with December 31, 1889.....	180,779 28
	<u>\$12,073,626 31</u>
Surplus .....	1,346,219 71
	<u>\$13,419,846 02</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$1,151,619 11
From depositors, not including interest credited.....	5,312,192 10
From interest on loans, deposits and investments.....	515,108 62
From rents from banking house.....	5,780 00
From rents from other real estate.....	848 00
From mortgages.....	1,432,000 00
From redemption of stocks.....	110,591 40
From stocks, sold, par value, \$46,000; amount received therefor.....	46,246 80
From loans repaid.....	231,800 00
Repayment of insurance advanced.....	5 00
	<hr/>
	\$8,806,191 03

## PAYMENTS.

To depositors, including interest paid to them.....	\$4,849,029 11
For loans on bonds and mortgages.....	1,181,850 00
For loans on stocks and other securities.....	536,300 00
For stocks and bonds, purchased, par value, \$908,525.48; cost, including premiums, commissions, etc.....	1,034,465 55
For interest (other than interest payment to depositors)....	960 00
For current expenses of bank, viz.: Salaries.....	\$34,695 82
For expenses of banking house or rent of banking rooms.....	3,064 31
For other expenses.....	10,411 31
	<hr/>
	48,171 44
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	42,000 00
For taxes on real estate, except banking house....	28 50
For repairs and other incidental expenses on real estate, except banking house.....	261 30
Other payments viz.:	
Foreclosure expenses.....	\$5,646 77
Insurance advanced.....	5 00
Repairs to banking house.....	1,124 65
	<hr/>
	6,776 42
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	1,106,348 71
	<hr/>
	\$8,806,191 03

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	33,837
Number of accounts opened or reopened during the year 1889.....	12,936
Number of accounts closed during the year 1889.....	9,249
Total number of deposits received during the year 1889.....	80,619
Total number of payments to depositors during the year 1889.....	47,417
Amount deposited during the year 1889, not including interest credited for that period.....	\$5,312,192 10
Amount withdrawn during the year 1889.....	4,849,029 11
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$173,072 87
January, 1890.....	180,779 28
	<hr/>
	353,852 15

Average amount of each account January 1, 1890.....	\$34
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	4,00
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year  
3½ per cent.

### 57. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 and 343 Bowery; incorporated 1848.]

ANDREW MILLS, *President*.

CHARLES MIEHLING, *Sec*

#### TRUSTEES.

ANDREW MILLS,  
DAVID J. TAFF,  
JOHN TIEBOUT,  
GUY CULGIN,  
HENRY E. CHAMPTON,  
GEORGE B. RHOADS,  
JOHN A. TACKABERRY,

SAMUEL P. PATTERSON,  
JESSE J. DAVIS,  
RICHARD L. LARREMORE,  
S. W. HOPKINS,  
ABNER B. MILLS,  
FREDERICK ZITTEL,  
CHARLES T. GALLOWAY,  
WILLIAM H. HOLLISTER,

WILLIAM MURPHY,  
JAMES J. BURNET,  
STEPHEN M. WRIGHT,  
ROBERT J. WRIGHT,  
CHARLES E. PELL,  
HENRY C. PERLEY,  
A. T. J. RICE.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages .....	\$6,860,65
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$1,368,505 37	\$1,122,000 00	\$1,403,600 00	
State of Connecticut.....	64,206 70	60,000 00	63,600 00	
State of Delaware .....	50,223 66	49,000 00	49,000 00	
State of Indiana .....	288,559 80	280,000 00	282,000 00	
State of Massachusetts .....	50,523 01	43,932 00	47,910 31	
State of Missouri .....	402,281 17	400,000 00	400,000 00	
Cities in this State .....	5,881,669 44	5,385,500 00	6,022,155 00	
Counties in this State .....	574,476 23	528,500 00	558,685 00	
Towns in this State.....	11,000 00	11,000 00	11,000 00	
	<u>\$8,691,445 38</u>	<u>\$7,879,932 00</u>	<u>\$8,837,950 31</u>	8,837,91

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	544,61
Banking house and lot, cost. \$568,571.31; estimated present value.....	250,00
Cash on deposit in banks or trust companies .....	371,2
Cash on hand .....	359,5
All other assets not included above, viz.: Interest accrued,	238,9

\$17,463,0

##### LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$15,613,571 28
Interest credited for the six months ending with December 31, 1889 .....	253,776 21
	<u>\$15,867,3</u>
Surplus .....	1,595,7
	<u>\$17,463,00</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$840,410 33
From depositors, not including interest credited.....	5,480,850 55
From interest on loans, deposits and investments.....	662,303 51
From mortgages.....	438,300 00
From redemption of stocks.....	357,000 00
From stocks sold, par value, \$561,929.50; amount received therefor.....	605,549 48
From loans repaid.....	1,087,500 00
	<hr/>
	\$9,471,913 87

## PAYMENTS.

To depositors, including interest paid to them.....	\$4,920,040 02
From loans on bonds and mortgages.....	1,228,000 00
For loans on stocks and other securities.....	1,231,000 00
For stocks and bonds purchased, par value, \$1,185,000; cost, including premiums, commissions, etc.....	1,311,244 59
For current expenses of the bank, viz.: Salaries.....	\$34,915 00
For expenses of banking house or rent of banking rooms.....	4,483 49
For other expenses.....	6,323 69
	<hr/>
	45,722 18
Other payments, viz.: New safe.....	5,088 80
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	730,818 28
	<hr/>
	\$9,471,913 87

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	40,689
Number of accounts opened or reopened during the year 1889.....	11,972
Number of accounts closed during the year 1889.....	9,129
Total number of deposits received during the year 1889....	62,271
Total number of payments to depositors during the year 1889.....	45,773
Amount deposited during the year 1889, not including interest credited for that period.....	\$5,480,850 55
Amount withdrawn during the year 1889.....	4,920,040 02
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$243,300 17
January, 1890.....	253,776 21
	<hr/>
	497,076 38
Average amount of each account January 1, 1890.....	389 96
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,566 00
Number of such accounts which exceeded \$3,000.....	9

Rate per cent of dividends or interest to depositors during the year 1889,  
 3 to 4 per cent.



**58. EAST RIVER SAVINGS INSTITUTION, NEW YORK C**

[3 Chambers street; incorporated, 1848.]

WILLIAM H. SLOCUM, *President*.

CHARLES A. WHITNEY,

**TRUSTEES.**

W. H. SLOCUM,  
THOMPSON PINCKNEY,  
HAMILTON R. SEARLES,  
HENRY L. SLOTE,  
ALFRED BARBER,  
CHARLES FRAZIER,  
ANDREW J. ROBINSON,

JOHN W. AVERY,  
CHARLES F. GOODHUE,  
JOHN N. HAYWARD,  
JOHN H. WAYDELL,  
WILLIAM C. SMITH,  
HENRY T. NICHOLS,  
J. SINCLAIR ARMSTRONG,

PETER H. TITUS,  
NATHAN F. TERRY,  
WILLIAM MONTROSE,  
AMASA H. SCOVILLE,  
JOSHUA H. CORT,  
BRINKERHOFF MYE,  
GEORGE ABEL.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages ..... \$5,832  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$2,851,772 28	\$2,685,000 00	\$3,296,750 00
State of Missouri .....	176,610 00	174,000 00	177,480 00
State of Indiana .....	307,500 00	300,000 00	306,000 00
Cities in this State .....	692,737 53	682,300 00	769,734 00
	<u>\$4,028,619 79</u>	<u>\$3,841,300 00</u>	<u>\$4,549,964 00</u>

4,549

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882.

140

Banking house and lot, cost, \$45,089.77; estimated present value.

50

Cash on deposit in banks or trust companies.

974

Cash on hand.

84

All other assets not included above, viz.:

Interest accrued ..... \$78,993 00  
Rents ..... 163 00

79

\$11,711**LIABILITIES.**

Amount due depositors, viz.:

Principal ..... \$9,594,657 25  
Interest credited for the six months ending with  
December 31, 1889 ..... 154,843 08

\$9,749

Surplus ..... 1,961

\$11,711**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$1,345  
From depositors, not including interest credited ..... 3,209  
From interest on loans, deposits and investments ..... 493  
From rents from banking house ..... 2  
From rents from other real estate (sold May 1, 1889) ..... 776  
From mortgages ..... 280  
From redemption of stocks ..... 211  
From stocks, sold, par value, \$200,000; amount received  
therefor ..... 87  
From loans repaid ..... 9,  
From all other sources, viz.: Real estate sold .....  
\$6,417.

# NEW YORK COUNTY.

143

## PAYMENTS.

To depositors, including interest paid to them.....	\$3,459,911 20
For loans on bonds and mortgages.....	1,267,800 00
For loans on stocks and other securities.....	172,500 00
For stocks and bonds, purchased, par value, \$423,500; cost, including premiums, commissions, etc.....	433,115 63
For interest (other than interest payments to depositors)...	644 62
For current expenses of the bank, viz.: Salaries.....	\$22,062 00
For expenses of banking house or rent of banking rooms.....	1,264 12
For other expenses.....	1,681 25
	25,007 37
For repairs and other incidental expenses on real estate, except banking house.....	145 18
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	1,058,863 53
	<u>\$6,417,987 53</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	16,958
Number of accounts opened or reopened during the year 1889.....	2,381
Number of accounts closed during the year 1889.....	2,580
Total number of deposits received during the year 1889....	16,034
Total number of payments to depositors during the year 1889.....	16,104
Amount deposited during the year 1889, not including interest credited for that period.....	\$3,209,967 54
Amount withdrawn during the year 1889.....	3,459,911 20
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$153,120 26
January, 1890.....	154,843 08
	307,963 34
Average amount of each account January 1, 1890.....	574 92
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,900 00
Number of such accounts which exceeded \$3,000.....	18

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.

## 59. ELEVENTH WARD SAVINGS BANK, NEW YORK CITY.

(Closing.)

[33 Reade street; incorporated 1869.]

HENRY SCHUMACKER, *Vice-President.*

J. H. TIMMERMAN, *Secretary.*

### TRUSTEES.

HENRY SCHUMACKER,  
ALFRED G. NASON,

JAMES R. BREEN,  
ISAAC WYMAN,  
HENRY WOLTMAN,

J. JAY NESTELL,  
WILLIAM BURNS.

### FINANCIAL.

#### RESOURCES.

Cash on deposit in banks or trust companies..... \$2,557 86

#### LIABILITIES.

Amount due depositors..... \$1,891 74  
 Surplus..... 666 12  
\$2,557 86

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day .....	\$2
From depositors, not including interest credited .....	
	<u>\$2</u>

## PAYMENTS.

To depositors, including interest paid to them .....	
For current expenses .....	
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	2
	<u>\$2</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	
Number of accounts closed during the year 1889 .....	
Total number of payments to depositors during the year 1889 .....	
Amount withdrawn during the year 1889 .....	
Average amount of each account January 1, 1890 .....	
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	

## 60. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK

[49 and 51 Chambers street ; incorporated 1850.]

HENRY L. HOGUET, *President*.DAVID LEDWITH, *C*

## TRUSTEES.

HENRY L. HOGUET,  
EDWARD C. DONNELLY,  
HENRY AMY,  
J. McMAHON,  
J. C. MCCARTHY,  
JAMES OLWELL,

BRYAN LAWRENCE,  
J. R. FLOYD,  
WILLIAM LUMMIS,  
ARTHUR LEARY,  
J. D. LYNCH,

JAMES ROURKE,  
EUGENE KELLY,  
ROBERT J. HOGUET,  
J. A. G. BEALES,  
J. J. MILHAU,  
P. H. LEONARD.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$21,306
Stock investments, viz. :	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$3,287,616 17	\$3,002,000 00	\$3,779,350 00
State of Delaware .....	77,990 00	72,000 00	75,025 00
State of Indiana .....	508,650 00	500,000 00	507,500 00
State of Kentucky .....	95,367 50	83,000 00	95,035 00
State of Maryland .....	1,156,330 27	1,119,000 00	1,152,764 27
State of Massachusetts .....	293,395 70	261,500 00	290,310 00
State of Missouri .....	420,160 00	416,000 00	422,340 00
State of New Hampshire .....	339,517 91	295,600 00	324,591 00
State of Ohio .....	126,575 00	125,000 00	125,312 50
Cities in this State .....	13,401,858 14	11,161,300 00	14,101,358 75
Counties in this State .....	661,783 60	618,000 00	663,565 00
	<u>\$20,369,244 29</u>	<u>\$17,653,400 00</u>	<u>\$21,537,151 52</u>

21,537

# NEW YORK COUNTY.

145

Banking house and lot, cost \$841,776.34; estimated present value.....	\$700,000 00
Cash on deposit in banks or trust companies ..	647,611 21
Cash on hand.....	541,236 08
All other assets not included above, viz.: Interest accrued.....	576,564 92
	<u>\$45,308,113 73</u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$37,802,909 87
Interest credited for the six months ending with December 31, 1889.....	602,725 84
	<u>\$38,405,635 71</u>
Surplus .....	6,902,478 02
	<u>\$45,308,113 73</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$1,312,714 89
From depositors, not including interest credited.....	12,985,886 16
From interest on loans, deposits and investments.....	1,854,089 22
From rents from banking house .....	31,916 74
From mortgages.....	1,821,952 00
From redemption of stocks .....	2,110,530 00
	<u>\$20,117,089 01</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$11,864,513 84
For loans on bonds and mortgages.....	2,816,625 00
For stocks and bonds, purchased, par value, \$3,606,900; cost, including premiums, commissions, etc.....	4,118,653 95
For interest (other than interest payments to depositors)...	19,959 22
For current expenses of the bank, viz.: Salaries.....	\$74,542 68
For expenses of banking house or rent of banking rooms.....	23,738 83
For other expenses.....	10,208 20
	<u>108,489 71</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	1,188,847 29
	<u>\$20,117,089 01</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	68,472
Number of accounts opened or reopened during the year 1889 .....	14,489
Number of accounts closed during the year 1889.....	11,702
Total number of deposits received during the year 1889....	86,642
Total number of payments to depositors during the year 1889 .....	82,835
Amount deposited during the year 1889, not including interest credited for that period.....	\$12,985,886 16
Amount withdrawn during the year 1889.....	12,864,513 84
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$582,969 96
January, 1890.....	602,725 84
	<u>1,185,695 80</u>

Average amount of each account January 1, 1890.....	\$560 89
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	19,748 24

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.

# 61. EQUITABLE SAVINGS INSTITUTION, NEW YORK CITY.

(Closing.)

[118 West Twenty-third street ; incorporated 1869.]

JOHN E. DEWITT, *Special Trustee.*

## FINANCIAL.

### RESOURCES.

Cash on deposit in banks or trust companies .....	\$150 49
---	----------

### LIABILITIES.

Amount due depositors.....	\$150 49
----------------------------	----------

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$150 49
--	----------

### PAYMENTS.

Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	\$150 49
--	----------

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	79
Average amount of each account January 1, 1890.....	\$0 84

**62. EXCELSIOR SAVINGS BANK, NEW YORK CITY.**

[118 West Twenty-third street ; incorporated 1869.]

GEORGE C. WALDO, *President.*JOHN C. GRISWOLD, *Secretary.***TRUSTEES.**

GEORGE C. WALDO,  
NORVIN GREEN,  
THOMAS S. ROBERTSON,  
FREDERICK B. LAWSON,  
JAMES H. BRESLIN,  
JAMES C. MATTHEWS,  
GEORGE C. CURRIER.

JAMES C. GULICK,  
A. S. DODD,  
MICHAEL P. BRESLIN,  
ROBERT DUNLAP,  
JOHN C. GULICK,  
ROBERT C. BROWN.

EDWARD L. MERRIFIELD,  
JOHN DIKSON,  
WILLIAM J. ROOME,  
A. L. ASHMAN,  
JOHN BURKE,  
WILLIAM D. GARRISON,  
RICHARD A. CUNNINGHAM.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$382,800 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Maryland.....	\$50,014 00	\$50,000 00	\$51,000 00
Cities in this State .....	93,213 51	76,068 72	90,869 76
Towns in this State.....	53,580 83	47,600 00	56,617 00
Villages in this State.....	22,399 25	20,800 00	23,968 00
School district.....	25,375 00	25,000 00	26,500 00
	<u>\$244,582 59</u>	<u>\$220,068 72</u>	<u>\$248,954 76</u>

248,954 76

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882..... 15,000 00

Cash on deposit in banks or trust companies..... 36,427 38

Cash on hand..... 1,308 55

All other assets not included above, viz.:

Interest accrued..... \$8,789 94  
Insurance advanced..... 3 83  
Furniture and fixtures..... 4,000 00

12,793 77

\$697,284 46**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$666,801 75  
Interest credited for the six months ending with  
December 31, 1889..... 9,962 54

\$676,764 29

Surplus..... 20,520 17

\$697,284 46**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$69,463 32  
From depositors, not including interest credited..... 556,353 92  
From interest on loans, deposits and investments..... 26,186 51  
From mortgages..... 30,000 00  
From redemption of stocks..... 55,939 41  
From loans repaid..... 92,300 00  
From all other sources..... 8 00

\$830,251 46**PAYMENTS.**

To depositors, including interest paid to them..... \$437,400 94  
For loans on bonds and mortgages..... 129,500 00  
For loans on stocks and other securities..... 107,300 00

For stocks and bonds, purchased, par value, \$102,068.72;	
cost, including premiums, commissions, etc.....	\$107,
For interest (other than interest payment to depositors)....	
For current expenses of the bank, viz.: Salaries.....	\$3,260 34
For expenses of banking house or rent of banking	
rooms.....	2,178 60
For other expenses.....	1,750 78
	7,
Other payments, viz.:	
Premiums charged to profit and loss.....	\$3,335 00
Insurance advanced.....	\$3 83
	3,
Cash on hand and in banks or trust companies, December	
31, 1889, after transactions of the day .....	37,
	<u>\$830,</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year	
1889 .....	
Number of accounts closed during the year 1889 .....	
Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year	
1889 .....	
Amount deposited during the year 1889, not including	
interest credited for that period.....	\$556,
Amount withdrawn during the year 1889.....	437,
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$8,835 01
January, 1890 .....	9,962 54
	18,
Average amount of each account January 1, 1890.....	
Largest amount due any one depositor January 1, 1890,	
exclusive of interest and of any deposits made by order	
of a court of record, or of a surrogate.....	3,
Number of such accounts which exceeded \$3,000 .....	
	<u><u><u>          </u></u></u>
Rate per cent of dividends or interest to depositors during the year	
3½ per cent.	

## 63. FRANKLIN SAVINGS BANK, NEW YORK CITY.

[658 Eighth avenue; incorporated 1860.]

ARCHIBALD TURNER, *President.*WILLIAM G. CONKLIN, *S.*

## TRUSTEES.

GEORGE H. BEYER,  
JOHN L. CAMPBELL,  
JOHN D. ROBINSON,  
JOSEPH H. CHAPMAN,  
ARCHIBALD TURNER,  
JOHN H. G. HILDEBRAND,  
WILLIAM T. BOOTH,

GEORGE CROUCH,  
WM. M. McLAURY,  
JOHN S. SILLS,  
GEORGE G. ROCKWOOD,  
BERNARD KARSCH,  
JAMES G. CANNON,  
WILLIAM G. CONKLIN,  
HENRY W. CANNON,

WILLIAM H. WARING,  
WELCOMB G. BYTCH,  
WILLIAM H. VAN KLE,  
JOHN J. SMITH,  
ABRAHAM AYRES,  
J. EDGAR LEAYCRAFT,  
THOMAS C. ACTON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....			\$2,265,
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$258,375 00	\$250,000 00	\$302,500 00
State of New York.....	3,210 00	3,000 00	3,060 00
State of Missouri.....	101,187 50	100,000 00	101,000 00
State of Connecticut.....	57,062 50	55,000 00	56,650 00
Cities in this State.....	2,196,400 76	1,826,929 50	2,262,838 89
Counties in this State.....	5,175 00	5,000 00	6,000 00
	<u>\$2,621,410 76</u>	<u>\$2,239,929 50</u>	<u>\$2,732,048 89</u>
			2,732,0

# NEW YORK COUNTY.

149

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	\$73,800 00
Banking house and lot cost \$88,412.42; estimated present value.....	60,000 00
Cash on deposit in banks or trust companies.....	50,830 85
Cash on hand.....	42,374 75
All other assets not included above, viz.: Interest accrued,	77,277 89
	<u>\$5,301,832 38</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,669,756 32
Interest credited for the six months ending with December 31, 1889.....	71,055 37
	<u>\$4,730,811 69</u>
Surplus .....	571,020 69
	<u>\$5,301,832 38</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$152,872 94
From depositors, not including interest credited.....	2,445,773 65
From interest on loans, deposits and investments.....	202,765 33
From rents from banking house .....	2,132 46
From mortgages.....	194,000 00
From redemption of stocks .....	147,636 81
From loans repaid.....	359,300 00
	<u>\$3,504,481 19</u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$1,957,704 98
For loans on bonds and mortgages .....	527,500 00
For loans on stocks and other securities.....	408,300 00
For stocks and bonds purchased, par value, \$383,629.50; cost, including premiums, commissions, etc.....	502,390 97
For interest (other than interest payments to depositors) ..	960 40
For current expenses of the bank, viz.: Salaries.....	\$12,274 86
For other expenses.....	2,144 38
	<u>14,419 24</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	93,205 60
	<u>\$3,504,481 19</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	19,154
Number of accounts opened or reopened during the year 1889.....	5,398
Number of accounts closed during the year 1889.....	3,859
Total number of deposits received during the year 1889 .....	37,912
Total number of payments to depositors during the year 1889 .....	27,630
Amount deposited during the year 1889, not including interest credited for that period.....	\$2,445,773 65
Amount withdrawn during the year 1889 .....	1,957,704 98



Amount of interest credited and paid for the year 1889, viz.:

July, 1889.....	\$65,788 82
January, 1890.....	71,065 37

\$136,844 2  
246 9

Average amount of each account January 1, 1890.....

Largest amount due any one depositor January 1, 1890,  
exclusive of interest and of any deposits made by order  
of a court of record, or of a surrogate.....

4,831 9  
3

Number of such accounts which exceed \$3,000 .....

Rate per cent of dividends or interest to depositors during the year—  
1889,  $3\frac{1}{2}$  per cent.

### GERMAN SAVINGS BANK, IN THE CITY OF NEW YORK.

[157 Fourth avenue; incorporated 1859.]

PHILIP BISSINGER, *President.*

GUSTAV F. AMTHOR, *Treasurer.*

#### TRUSTEES.

PHILIP BISSINGER,  
CHARLES HAUSELT,  
WILLIAM STEINWAY,  
CARL ROSE,  
E. STEIGER,  
ALFRED ROELKER,  
GUST. HEYE,

OTTO ERNST,  
ERNST BREDT,  
GEO. H. MOLLER,  
JULIUS W. BRUNN,  
KARL MEISSNER,  
C. A. ZOEBISCH,  
ROBERT SCHELL,

HUGO WESENDONCK,  
EMIL OELBERMANN,  
GOTTLÖB GUNTHER,  
CHARLES UNGER,  
GUSTAV. H. SCHWAB,  
EWARD FLEITMANN,  
WALTHER LUTTGEM.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages..... \$13,718,944 63  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$2,150,000 00	\$2,150,000 00	\$2,580,750 00
State of Indiana.....	1,610,670 59	1,575,000 00	1,592,000 00
State of Maryland.....	1,602,258 03	1,582,000 00	1,610,180 00
State of Massachusetts.....	487,899 78	438,787 00	470,659 39
State of Michigan.....	19,485 98	17,000 00	17,221 00
State of Ohio.....	841,001 58	811,000 00	843,658 60
State of Missouri.....	580,671 13	575,000 00	582,000 00
State of Texas.....	362,584 29	342,900 00	434,956 50
Cities in this State.....	1,326,049 60	1,320,082 52	1,347,180 02
	<u>\$8,980,620 98</u>	<u>\$8,811,769 52</u>	<u>\$9,478,605 51</u>

9,478,605 51

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882.....

2,248,500 00

Banking house and lot, cost \$561,096.22; estimated present  
value.....

325,000 00

Cash on deposit in banks or trust companies.....

1,805,699 88

Cash on hand .....

545,156 32

All other assets not included above, viz.:

Interest accrued.....	\$269,936 32
Rent from bank building .....	1,174 23

271,110 55

\$28,393,016 89

##### LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$25,727,483 59
Interest credited for the six months ending with December 31, 1889.....	399,139 03

\$26,126,622 62

Surplus .....

2,266,394 27

\$28,393,016 89

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$2,942,888 32
From depositors, not including interest credited.....	9,380,143 63.
From interest on loans, deposits and investments.....	1,051,676 75
From rents from banking house .....	14,254 85
From mortgages.....	1,648,500 00
From redemption of stocks.....	2,433,300 97
From stocks sold, par value, \$656,814; amount received therefor.....	685,549 00
From loans repaid.....	4,430,000 00
	<u>\$22,586,313 52</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$8,112,501 27
For loans on bonds and mortgages.....	2,247,250 00
For loans on stocks and other securities.....	5,332,500 00
For stocks and bonds, purchased, par value, \$4,433,226.18; cost, including premiums, commissions, etc.....	4,474,756 05
For current expenses of bank, viz.: Salaries.....	\$51,935 41
For expenses of banking house or rent of banking rooms.....	7,273 84
For other expenses.....	9,240 75
	<u>68,450 00</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	2,350,856 20
	<u>\$22,586,313 52</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	66,112
Number of accounts opened or reopened during the year 1889 .....	15,412
Number of accounts closed during the year 1889 .....	10,686
Total number of deposits received during the year 1889....	99,815
Total number of payments to depositors during the year 1889 .....	68,078
Amount deposited during the year 1889, not including interest credited for that period.....	\$9,380,143 63
Amount withdrawn during the year 1889 .....	8,112,501 27
Amount of interest credited and paid for the year 1889, viz. : July, 1889 .....	\$381,025 69
January, 1890.....	399,139 03
	<u>780,164 72</u>
Average amount of each account January 1, 1890.....	395 18
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,000 00
Number of such accounts which exceed \$3,000 .....	14

Rate per cent of dividends or interest to depositors during the year 1889,  
 $\frac{3}{4}$  per cent.

**65. GREENWICH SAVINGS BANK, NEW YORK CITY.**

[71 Sixth avenue; incorporated 1833.]

JOHN HARSEN RHOADES, *President*.CLINTON GILBERT, *Treas*.**TRUSTEES.**

CLINTON GILBERT,  
JOHN HARSEN RHOADES,  
ALEX. MCLEOD AGNEW,  
CHARLES P. DALY,  
EDWARD OUTHOUT,  
CHARLES G. LONDON,  
J. B. M. GROSVENOR,  
GEORGE BLISS,  
JOHN L. RIKER,  
GEORGE W. SMITH,  
WILLIAM T. WARDWELL,

JOHN S. DICKERSON,  
SAMUEL B. VAN DUSEN,  
JOHN A. STEWART,  
J. WARREN GODDARD,  
JOSEPH H. GRAY,  
JULIUS CATLIN,  
ARTHUR B. GRAVES,  
WILLIAM B. ISHAM,  
FRANCIS H. LEGGETT,  
JOSEPH THOMPSON,

WILLIAM REMSEN,  
DAVID M. MORRISON,  
LOWELL LINCOLN,  
JOHN S. MCLEAN,  
JOHN WILSON,  
CHARLES A. DAVISON,  
WILLIAM MOIR,  
EDWARD N. TAILER,  
LEONARD D. WHITE,  
ALGERNON S. FRISSELL,  
CHARLES STEWART SMITH

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$10,310,050 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$5,482,364 52	\$4,895,000 00	\$6,139,500 00
District of Columbia.....	197,771 75	164,300 00	202,417 60
State of Connecticut.....	290,809 94	272,000 00	278,307 50
State of Delaware.....	86,216 25	83,000 00	83,000 00
State of Indiana.....	305,190 40	300,000 00	304,500 00
State of Maryland.....	153,453 08	150,000 00	150,000 00
State of Massachusetts.....	761,955 97	694,890 75	750,280 75
State of Missouri.....	306,464 47	304,000 00	308,695 00
State of New Hampshire.....	363,502 91	310,900 00	356,768 11
State of New York.....	324,306 47	322,300 00	326,134 87
State of Ohio.....	408,347 03	400,000 00	400,312 50
State of Pennsylvania.....	65,885 16	60,000 00	63,570 00
State of Rhode Island.....	306,501 81	271,000 00	292,840 00
Cities in this State.....	3,345,875 04	3,013,000 00	3,642,434 97
Counties in this State.....	631,647 25	563,000 00	630,985 00
	<u>\$13,030,291 05</u>	<u>\$11,803,390 70</u>	<u>\$13,929,746 30</u>

13,929,746 30

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882.....

250,000 00

Banking house and lot, cost \$136,685.64; estimated present value.....

100,000 00

Other real estate, cost \$255,000, estimated present value....

255,000 00

Cash on deposit in banks or trust companies.....

931,022 70

Cash on hand.....

264,553 01

All other assets not included above, viz.: Interest accrued,

223,782 70

\$26,264,154 71**LIABILITIES.**

Amount due depositors, viz.:

Principal.....\$21,574,954 51  
Interest credited for the six months ending with  
December 31, 1889.....351,076 27

\$21,926,030 78

Surplus.....

4,338,123 93

\$26,264,154 71**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day.....\$1,409,755 15  
From depositors, not including interest credited.....5,032,958 78  
From interest on loans, deposits and investments.....1,126,818 10

# NEW YORK COUNTY.

153

From rents from other real estate .....	\$11,181 36
From mortgages .....	806,550 00
From redemption of stocks .....	789,200 00
From stocks sold, par value, \$150,000; amount received therefor .....	162,000 00
From all other sources .....	194 00
	<hr/> <hr/>
	\$9,338,657 39

## PAYMENTS.

To depositors, including interest paid to them .....	\$4,973,393 54
For loans on bonds and mortgages .....	1,097,000 00
For loans on stocks and other securities .....	250,000 00
For stocks and bonds, purchased, par value, \$1,398,952.90; cost, including premiums, commissions, etc. ....	1,533,893 17
For interest (other than interest payments to depositors) ..	12,879 62
For current expenses of the bank, viz.: Salaries .....	\$50,150 00
For expenses of banking house and rent of banking rooms .....	2,537 55
For other expenses .....	8,228 40
	<hr/>
	60,915 95
For taxes on real estate, except banking house .....	1,672 60
For repairs and other incidental expenses on real estate, except banking house .....	314 80
Other payments, viz.:	
Real estate purchased .....	\$213,000 00
Taxes advanced .....	12 00
	<hr/>
	213,012 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	1,195,575 71
	<hr/> <hr/>
	\$9,338,657 39

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	46,117
Number of accounts opened or reopened during the year 1889 .....	7,314
Number of accounts closed during the year 1889 .....	7,286
Total number of deposits received during the year 1889 ..	44,742
Total number of payments to depositors during the year 1889 .....	41,017
Amount deposited during the year 1889, not including interest credited for that period .....	\$5,032,958 78
Amount withdrawn during the year 1889 .....	4,973,393 54
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$343,318 95
January, 1890 .....	351,076 27
	<hr/>
	694,395 22
Average amount of each account January 1, 1890 .....	475 00
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	4,215 36
Number of such accounts which exceeded \$3,000 .....	379
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1889,  $3\frac{1}{2}$  per cent.

**66. HARLEM SAVINGS BANK, NEW YORK CITY.**

[2279-81 Third avenue; incorporated 1863.]

THOMAS B. TAPPEN, *President.*L. HOMER HART, *Secretary.***TRUSTEES.**THOMAS B. TAPPEN,  
GEORGE EBERT,  
C. W. VAN VOORHIS,  
WILLIAM H. COLWELL,EDWARD A. REID,  
CHARLES B. TOOKER,  
SILAS A. BRUSH,  
WILLIAM E. TROTTER,  
RICHARD WEBBER,ADAM HARMAN,  
ISAAC ROSENBOURGH,  
MICHAEL DUFF,  
WILLIAM H. PAINE.**FINANCIAL.****RESOURCES.**

Bonds and mortgages ..... \$2,043,218 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated. market value.</i>
United States .....	\$152,000 00	\$130,100 00	\$160,476 00
State of New York .....	14,200 00	13,650 00	14,059 50
State of Missouri .....	14,550 00	14,000 00	14,550 00
State of Texas .....	77,386 00	68,000 00	78,920 00
Cities in this State .....	1,157,786 32	872,000 00	1,183,970 00
Counties in this State .....	89,900 00	88,000 00	95,200 00
Towns in this State .....	215,914 25	200,314 27	220,321 62
Villages in this State .....	132,650 00	115,500 00	132,345 00
	<u>\$1,854,385 67</u>	<u>\$1,501,564 27</u>	<u>\$1,899,852 12</u>

1,899,852 12

Banking house and lot, cost \$122,489.81; estimated present value ..... 105,000 00  
 Cash on deposit in banks or trust companies ..... 341,998 35  
 Cash on hand ..... 41,259 26  
 All other assets not included above, viz.: Interest accrued, 46,987 23  
\$4,478,314 96

**LIABILITIES.**

Amount due depositors, viz.:

Principal ..... \$4,112,401 66  
 Interest credited for the six months ending with  
 December 31, 1889 ..... 65,241 46  
\$4,177,643 12

Surplus ..... 300,671 84  
\$4,478,314 96

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day ..... \$257,326 75  
 From depositors, not including interest credited ..... 2,718,800 79  
 From interest on loans, deposits and investments ..... 163,661 07  
 From rents from banking house ..... 1,969 00  
 From mortgages ..... 176,300 00  
 For stocks sold, par value, \$41,370; amount received therefor ..... 60,007 23  
 From loans repaid ..... 10,500 00  
 From all other sources, viz.: Sale of Georgia and North Carolina bonds ..... 61,500 00  
\$3,450,064 84

## PAYMENTS.

To depositors, including interest paid to them.....	\$2,254,639 42
For loans on bonds and mortgages .....	426,547 00
For stocks and bonds purchased, par value, \$235,350; cost, including premiums, commissions, etc.....	312,891 75
For current expenses of the bank, viz.: Salaries.....	\$14,900 00
For expenses of banking house or rent of banking rooms.....	1,170 00
For other expenses.....	2,669 25
	<hr/>
For repairs and other incidental expenses on real estate, except banking house.....	18,739 25
Other payments, viz.: Northfield, Southfield and Westfield bonds.....	36,489 81
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	17,500 00
	<hr/>
	383,257 61
	<hr/>
	\$3,450,064 84

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	19,271
Number of accounts opened or reopened during the year 1889 .....	5,366
Number of accounts closed during the year 1889 .....	3,103
Total number of deposits received during the year 1889....	35,463
Total number of payments to depositors during the year 1889 .....	29,851
Amount deposited during the year 1889, not including interest credited for that period.....	\$2,718,800 79
Amount withdrawn during the year 1889 .....	2,254,639 42
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$59,710 78
January, 1890.....	65,241 46
	<hr/>
Average amount of each account January 1, 1890 .....	124,952 24
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	216 78
Number of such accounts which exceeded \$3,000 .....	9,563 88
	<hr/>
	51

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

# 67. INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS, NEW YORK CITY.

[20 Union Square; incorporated 1848.]

ANDREW WARNER, *President.*WILLIAM T. LAWRENCE, *Secretary.*

## TRUSTEES.

W. E. ROOSEVELT,  
GEORGE A. ROBBINS,  
GEORGE G. WILLIAMS,  
HEWLETT SCUDDER,  
N. DENTON SMITH,

WILLIAM GUION,  
WALTER T. MILLER,  
EDGERTON L. WINTHROP,  
ALBERT M. PATTERSON,  
THOMAS J. DAVIS,

JAMES M. CONSTABLE,  
ANDREW C. ARMSTRONG,  
EDWARD M. TOWNSEND,  
ANDREW WARNER,  
ROBERT M. STREBEIGH.

## FINANCIAL.

### RESOURCES.

Bonds and mortgages ..... \$3,634,300 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$741,375 00	\$700,000 00	\$889,000 00
State of Connecticut.....	113,880 00	110,000 00	113,850 00
State of Indiana.....	35,131 25	35,000 00	35,000 00
State of Maine.....	115,255 00	105,000 00	115,193 75
State of Maryland.....	206,850 00	200,000 00	208,000 00
State of Massachusetts.....	233,560 00	225,000 00	239,810 00
State of Missouri.....	103,250 00	100,000 00	100,000 00
Cities in this State.....	354,999 75	324,700 00	358,689 00
Counties in this State.....	555,319 45	476,000 00	554,540 00
	<u>\$2,459,620 45</u>	<u>\$2,275,700 00</u>	<u>\$2,614,082 75</u>

2,614,082 75

Banking-house and lot, cost \$90,000; estimated present value.....

90,000 00

Cash on deposit in banks or trust companies.....

254,269 23

Cash on hand.....

44,329 06

All other assets not included above, viz.:

Interest accrued..... \$61,325 10  
Rents accrued..... 1,041 67

62,366 77

\$6,699,347 81

### LIABILITIES.

Amount due depositors, viz.

Principal..... \$5,704,593 64  
Interest credited for the six months ending with  
December 31, 1889..... 92,926 01

\$5,797,519 65

Surplus.....

901,828 16

\$6,699,347 81

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day.....

\$490,017 12

From depositors, not including interest credited.....

1,661,566 11

From interest on loans, deposits and investments.....

250,300 52

From rents from banking house.....

5,913 95

From mortgages.....

369,250 00

From redemption of stocks.....

302,700 00

\$3,079,747 70

## PAYMENTS.

To depositors, including interest paid to them .....	\$1,758,958 67
For loans on bonds and mortgages .....	454,500 00
For stocks and bonds purchased, par value, \$495,500; cost, including premiums, commissions, etc .....	538,454 75
For interest (other than interest payments to depositors)...	1,845 01
For current expenses of the bank, viz.: Salaries.....	\$23,490 00
For expenses of banking house or rent of banking rooms.....	2,611 28
For other expenses.....	1,217 94
	<hr/>
Other payments.....	27,319 22
	71,76
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	298,598 29
	<hr/>
	<hr/>
	\$3,079,747 70

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	13,678
Number of accounts opened or reopened during the year 1889 .....	1,463
Number of accounts closed during the year 1889 .....	1,418
Error in open accounts previously reported.....	2
	<hr/>
	1,420
Total number of deposits received during the year 1889.....	13,917
Total number of payments to depositors during the year 1889 .....	12,731
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,661,566 11
Amount withdrawn during the year 1889.....	1,758,958 67
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$91,484 01
January, 1890 .....	92,926 01
	<hr/>
	184,410 02
Average amount of each account January 1, 1890.....	423 85
Largest amount due any one depositor January 1, 1890, exclusive of interest, and of any deposits made by order of a court of record, or of a surrogate.....	6,947 56
Number of such accounts which exceeded \$3,000 .....	6

Rate per cent of dividends or interest to depositors during the year 1889,  
 $\frac{3}{4}$  per cent.



## 68. IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[96 Warren street; incorporated 1851.]

JOHN CASTREE, *President.*C. D. HEATON, *Secretary.*

## TRUSTEES.

JOHN CASTREE,  
C. D. HEATON,  
J. E. HEDGES,  
C. J. BLAUVELT,  
R. SEAMAN,  
M. GERDES,  
J. K. LASHER,  
G. OAKLEY,  
C. BURKHALTER,

F. GREEN,  
D. M. DEMAREST,  
J. ROGERS,  
E. C. KORNER,  
W. E. MITCHELL,  
W. H. B. TOTTEEN,  
D. B. HALSTEAD,  
L. J. SEAMAN,  
D. B. MOSES,  
A. G. BOGERT,

I. L. JEWETT,  
J. HARDENBURGH,  
W. E. COREY,  
F. MEYER,  
H. DEMAREST,  
T. STILLMAN,  
C. W. MILLER,  
W. H. DUCKWORTH,  
J. W. CASTREE.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$3,129,900 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States .....	\$2,466,354 86	\$2,300,000 00	\$2,846,750 00	
State of Missouri.....	12,370 58	10,000 00	11,700 00	
Cities in this State.....	740,931 22	570,000 00	723,025 00	
Counties in this State .....	188,483 45	167,000 00	187,495 00	
	<u>\$3,408,140 11</u>	<u>\$3,047,000 00</u>	<u>\$3,768,970 00</u>	3,768,970 00

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 10,000 00  
Banking house and lot, cost, \$24,000; estimated present  
value..... 24,000 00  
Cash on deposit in banks or trust companies ..... 388,267 18  
Cash on hand ..... 166,156 75  
All other assets not included above, viz. : Interest accrued,  
..... 63,130 45  
\$7,550,424 38

## LIABILITIES.

Amount due depositors, viz. :  
Principal ..... \$6,503,421 05  
Interest credited for the six months ending with  
December 31, 1889 ..... 113,985 77  
\$6,617,406 82  
Surplus ..... 933,017 56  
\$7,550,424 38

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$430,282 92  
From depositors, not including interest credited..... 1,980,239 00  
From interest on loans, deposits and investments..... 298,983 00  
From rents from banking house ..... 450 00  
From mortgages ..... 343,200 00  
From stocks, sold, par value, \$100,000; amount received  
therefor..... 109,037 56  
From loans repaid..... 14,000 00  
\$3,178,192 48

# NEW YORK COUNTY.

159

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,958,687 36
For loans on bonds and mortgages .....	349,600 00
For loans on stocks and other securities.....	10,000 00
For stocks and bonds, purchased, par value, \$211,500; cost, including premiums, commissions, etc. ....	284,823 91
For current expenses of the bank, viz.: Salaries. ....	\$16,250 00
For expenses of banking house or rent of banking rooms.....	608 26
For other expenses.....	1,798 86
	18,657 12
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	554,423 91
	<u>\$3,176,192 30</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	13,018
Number of accounts opened or reopened during the year 1889 .....	1,918
Number of accounts closed during the year 1889 .....	1,401
Total number of deposits received during the year 1889....	12,612
Total number of payments to depositors during the year 1889 .....	10,997
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,980,239 00
Amount withdrawn during the year 1889.....	1,958,687 36
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$109,091 28
January, 1890.....	113,985 77
	223,077 05
Average amount of each account January 1, 1890 .....	508 32
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	7,984 59
Number of such accounts which exceeded \$3,000.....	190

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent. .

## 69. MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[Bleecker street; incorporated 1850.]

EDWARD SHELL, *President.*

JOSEPH BIRD, *Assistant Secretary.*

## TRUSTEES.

H. J. BOWEN,  
D. O. HAYS,  
P. VAN ZANDT LANE,  
R. G. REMSEN,  
H. M. TABER,

GEORGE BLAGDEN,  
J. D. JONES,  
J. M. McLEAN,  
B. L. SWAN JR.,  
W. J. VALENTINE,  
E. A. WALTON,

FREDERICK BILLINGS,  
EDWARD KING,  
G. H. McLEAN,  
H. B. STOKES,  
J. H. WATSON.

## FINANCIAL.

### RESOURCES.

Bonds and mortgages .....				\$4,002,624 50
Stock investments, viz.:				
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Limited States .....	\$687,437 50	\$600,000 00	\$756,000 00	
ities in this State.....	462,035 62	450,000 00	462,000 00	
	<u>\$1,149,473 12</u>	<u>\$1,050,000 00</u>	<u>\$1,218,000 00</u>	1,218,000 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$97
Banking house and lot, cost \$385,393.44; estimated present value.....	38
Other real estate, cost \$94,861.56; estimated present value..	12
Cash on deposit in banks or trust companies .....	1,15
Cash on hand .....	2
All other assets not included above, viz.: Interest accrued,	4
	<hr/>
	\$7,93
	<hr/>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$6,992,772 56
Interest credited for the six months ending with December 31, 1889 .....	110,978 56
	<hr/>
Surplus .....	\$7,108 83
	<hr/>
	\$7,93
	<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$1,28
From depositors, not including interest credited.....	2,71
From interest on loans, deposits and investments.....	28
From rents from banking house .....	1
From rents from other real estate.....	1
From mortgages.....	26
From redemption of stocks.....	1,250
From stocks sold, par value, \$500,000; amount received therefor .....	53
From loans repaid.....	13
From all other sources, viz.:	
Real estate sold.....	\$19,000 00
Redemption of Yonkers bonds .....	10,000 00
Redemption of East Chester bonds .....	7,000 00
	<hr/>
	30
	<hr/>
	\$6,51
	<hr/>

## PAYMENTS.

To depositors including interest paid to them.....	\$2,49
For loans on bonds and mortgages.....	370
For loans on stocks and other securities .....	1,00
For stocks and bonds, purchased, par value, \$1,250,000; cost, including premiums, commissions, etc.....	1,26
For current expenses of the bank, viz.: salaries.....	\$25,383 00
For expenses of banking house or rent of banking rooms.....	3,620 30
For other expenses.....	8,107 58
	<hr/>
	37
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	
For taxes on real estate, except banking house.....	1
For repairs and other incidental expenses on real estate, except banking house .....	

## Other payments, viz. :

Paid on account of new bank building.....	\$156,798 66
For legal services in matter of stolen bonds.....	25 00

\$156,823 66

## Cash on hand and in banks or trust companies, December

31, 1889, after transactions of the day ..... 1,180,793 23

\$6,512,834 86

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	15,913
Number of accounts opened or reopened during the year 1889.....	2,772
Number of accounts closed during the year 1889.....	2,493
Total number of deposits received during the year 1889.....	18,182
Total number of payments to depositors during the year 1889.....	20,177
Amount deposited during the year 1889, not including interest credited for that period.....	\$2,719,499 54
Amount withdrawn during the year 1889.....	2,491,695 89
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889.....	\$106,427 98
January, 1890.....	110,978 56
	217,406 54
Average amount of each account January 1, 1890.....	446 41
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	4,000 00
Number of such accounts which exceeded \$3,000.....	2

Rate per cent of dividends or interest to depositors during the year 1889,  
 $3\frac{1}{2}$  per cent.

## 70. METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[1 and 3 Third avenue; incorporated 1852.]

S. W. SNEDEN, *President.*GEORGE N. CONKLIN, *Secretary.*

## TRUSTEES.

WALDO HUTCHINS,  
 S. W. SNEDEN,  
 GEORGE N. CONKLIN,  
 WILLIAM BURELL,  
 A. L. HUTCHINS,

JOHN S. SPENCER,  
 WILLIAM SHERER,  
 CHARLES H. ADAMS,  
 J. B. CURREY,

A. L. TAYLOR,  
 WILLIAM H. RIBLET,  
 HENRY SPATLEY,  
 WILLIAM P. RAYNOR,  
 WILLIAM D. MAXWELL.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$2,339,760 00
Stock investments, viz. :	

<i>Stocks and Bonds :</i>	Cost.	Par value.	Estimated market value.
United States.....	\$860,355 00	\$850,000 00	\$1,073,125 00
District of Columbia.....	236,768 75	200,000 00	230,000 00
State of Missouri.....	23,516 67	21,000 00	21,000 00
State of New Hampshire.....	6,790 77	5,500 00	5,500 00
State of Maryland.....	18,998 88	18,179 97	18,179 97
Cities in this State.....	296,847 27	260,000 00	277,400 00
	<u>\$1,443,277 34</u>	<u>\$1,354,679 97</u>	<u>\$1,625,204 97</u>

1,625,204 97

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$265,000 00
Banking house and lot, cost \$243,364.71; estimated present value.....	150,000 00
Cash on deposit in banks or trust companies .....	167,440 56
Cash on hand.....	47,534 58
All other assets not included above, viz.:	
Interest accrued.....	\$17,098 06
Rents accrued .....	678 33
	17,776 39
	<u>\$4,612,716 50</u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$4,066,898 47
Interest credited for the six months ending with December 31, 1889.....	65,451 66
	\$4,132,350 13
Surplus .....	480,366 37
	<u>\$4,612,716 50</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in bank or trust companies, January 1, 1889, before transactions of the day .....	\$345,184 87
From depositors, not including interest credited.....	1,379,396 11
From interest on loans, deposits and investments .....	185,821 59
From rents from banking house .....	4,558 95
From mortgages .....	160,660 00
From redemption of stocks.....	248,600 00
From stocks, sold, par value, \$200,000; amount received therefor.....	257,000 00
From loans repaid.....	828,000 00
From all other sources, viz.: Real estate sold .....	8,990 13
	<u>\$3,418,211 65</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,363,362 20
For loans on bonds and mortgages .....	374,800 00
For loans on stocks and other securities.....	1,093,000 00
For stocks and bonds purchased, par value, \$333,800; cost, including premiums, commissions, etc.....	352,375 95
For current expenses of the bank, viz.: Salaries.....	\$14,900 00
For expenses of banking house or rent of banking rooms.....	2,191 47
For other expenses.....	2,558 94
	19,650 41
For taxes on real estate, except banking house.....	47 95
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	214,975 14
	<u>\$3,418,211 65</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	9,397
Number of accounts opened or reopened during the year 1889.....	1,434
Number of accounts closed during the year 1889.....	1,296
Total number of deposits received during the year 1889....	9,457

# NEW YORK COUNTY.

163

Total number of payments to depositors during the year 1889 .....	8,420
Amount deposited during the year 1889, not including interest credited for that period .....	\$1,379,396 11
Amount withdrawn during the year 1889 .....	1,363,362 20
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$63,655 89
January, 1890 .....	65,461 66
	129,107 35
Average amount of each account January 1, 1890 .....	439 75
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	9,500 00
Number of such accounts which exceeded \$3,000 .....	2

Rate per cent of dividends or interest to depositors during the year 1889,  $3\frac{1}{2}$  per cent.

## 71. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1854.]

STEPHEN W. JONES, *President*.

FREDERICK HUGHSON, *Treasurer*.

### TRUSTEES.

RUFUS H. WOOD,  
EDWARD M. VOORHEES,  
WILLIAM H. JACKSON,  
ANDREW J. CAMPBELL,

FREDERICK HUGHSON,  
JOHN WEBBER,  
ARCHIBALD M. PENTZ,  
PETER A. WELCH,  
ISAAC HENDRIX,

RICHARD H. BULL,  
STEPHEN W. JONES,  
EWEN MCINTYRE,  
JOHN MCMURTRY.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....	\$4,646,300 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$476,821 87	\$462,000 00	\$582,695 00	
State of New York .....	2,415 00	2,000 00	2,100 00	
State of Michigan .....	13,965 50	14,000 00	14,140 00	
State of Delaware .....	50,625 00	50,000 00	50,000 00	
State of Ohio .....	13,065 00	13,000 00	13,000 00	
State of Missouri .....	26,430 00	24,000 00	27,340 00	
Cities in this State .....	2,072,575 90	1,766,600 00	2,450,265 00	
Counties in this State .....	216,022 50	197,500 00	240,015 00	
Towns in this State .....	72,773 50	69,100 00	81,350 00	
	<u>\$2,944,684 27</u>	<u>\$2,598,200 00</u>	<u>\$3,460,905 00</u>	3,460,905 00

Banking house and lot, cost \$91,000; estimated present value .....	91,000 00
Cash on deposit in banks or trust companies .....	1,007,994 14
Cash on hand .....	8,932 74
All other assets not included above, viz. : Interest accrued,	86,321 18
	<u>\$9,301,453 06</u>

#### LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$7,356,240 27
Interest credited for the six months ending with December 31, 1889 .....	133,940 53
	\$7,490,180 80
Surplus .....	1,811,272 26
	<u>\$9,301,453 06</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$876,417 48
From depositors, not including interest credited .....	2,435,610 93
From interest on loans, deposits and investments .....	381,953 47
From rents from banking house .....	3,460 00
From mortgages .....	207,800 00
From redemption of stocks .....	569,000 00
	<hr/>
	\$4,474,241 88

## PAYMENTS.

To depositors, including interest paid to them .....	\$2,093,147 81
For loans on bonds and mortgages .....	518,000 00
For stocks and bonds, purchased, par value, \$758,500; cost, including premiums, commissions, etc. ....	819,011 30
For interest (other than interest payments to depositors) ..	2,808 40
For current expenses of the bank, viz.: Salaries .....	\$21,698 00
For expenses of banking house or rent of banking rooms .....	862 74
For other expenses .....	1,786 75
	<hr/>
	24,347 49
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	1,016,926 88
	<hr/>
	\$4,474,241 88

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	17,108
Number of accounts opened or reopened during the year 1889 .....	3,728
Number of accounts closed during the year 1889 .....	3,171
Total number of deposits received during the year 1889 ....	24,681
Total number of payments to depositors during the year 1889 .....	16,855
Amount deposited during the year 1889, not including interest credited for that period .....	\$2,435,610 93
Amount withdrawn during the year 1889 .....	2,093,147 81
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$127,726 73
January, 1890 .....	133,940 53
	<hr/>
	261,667 26
Average amount of each account January 1, 1890. ....	437 82
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	4,036 59
Number of such accounts which exceeded \$3,000 .....	3

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

72. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[474 Eighth avenue; incorporated 1866.]

WILLIAM B. STAFFORD, *President.*

WILLIAM B. KRUG, *Secretary.*

TRUSTEES.

HUDSON HOAGLAND,  
WILLIAM WADE,  
GUSTAVUS LEVY,  
ALANSON CARY,  
SAMUEL D. STYLES.

BENJAMIN F. MILLS,  
FRANK TILFORD,  
EDWARD A. NEWELL,  
HENRY DE FEYSTER,  
ALBERT MATHEWS,

ADOLPHO H. FISCHER,  
JOSEPH C. BALDWIN,  
HENRY V. PARSELL,  
JAMES W. ELGAR,  
WILLIAM B. STAFFORD.

FINANCIAL.

RESOURCES.

Bonds and mortgages... \$1,705,650 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$494,603 75	\$450,000 00	\$567,000 00	
State of Missouri.....	101,000 00	100,000 00	103,000 00	
Cities in this State.....	491,882 50	480,000 00	527,880 00	
	<u>\$1,087,486 25</u>	<u>\$1,030,000 00</u>	<u>\$1,197,880 00</u>	1,197,880 00

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882..... 18,800 00  
Cash on deposit in banks and trust companies ..... 377,379 73  
Cash on hand..... 25,781 34  
All other assets not included above, viz.: Interest accrued. 39,803 08

\$3,365,294 15

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$3,073,323 11	
Interest credited for six months ending with Decem- ber 31, 1889 .....	46,736 32	\$3,120,059 43
Surplus.....		245,234 72
		<u>\$3,365,294 15</u>

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$455,253 37
From depositors, not including interest credited.....	1,559,167 86
From interest on loans, deposits and investments.....	121,716 17
From mortgages.....	155,500 00
From loans repaid.....	111,200 00
	<u>\$2,402,837 40</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$1,369,659 05
For loans on bonds and mortgages .....	331,000 00
For loans on stocks and other securities.....	79,000 00
For stocks and bonds, purchased, par value, \$200,000; cost, including premiums, commissions, etc.....	204,670 00
For interest (other than interest payments to depositors)...	49 32



## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$11,544 80	
For expenses of banking house or rent of banking rooms.....	1,558 00	
For other expenses.....	1,940 10	
		\$15,
Improvements to bank building.....		
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		403,
		<u>\$2,402,</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....		
Number of accounts opened or reopened during the year 1889.....		
Number of accounts closed during the year 1889.....		
Total number of deposits received during the year 1889....		
Total number of payments to depositors during the year 1889.....		
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,559,1	
Amount withdrawn during the year 1889.....	1,369,6	
Amount of interest credited and paid for the year 1889, viz.:		
July, 1889.....	\$44,181 30	
January, 1890.....	46,736 32	
		90, 9
Average amount of each account January 1, 1890.....		2
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....		10, 9
Number of such accounts which exceeded \$3,000.....		

Rate per cent of dividends or interest to depositors during the year  
3½ per cent.

## 73. SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[74 and 76 Wall street; incorporated 1829.]

WILLIAM C. STURGES, *President*.

DANIEL BARNES,

## TRUSTEES.

GEORGE BRIGGS,  
JAMES R. TAYLOR,  
J. W. FROTHINGHAM,  
WILLIAM DEGROOT,  
VERNON H. BROWN,  
WILLIAM A. BOOTH.

AMBROSE SNOW,  
HORACE GRAY,  
JAMES A. HEWLETT,  
GEORGE H. MACY,  
FREDERICK STURGES,  
E. H. R. LYMAN,  
GEORGE C. MAGOUN.

EMERSON COLEMAN,  
W. H. H. MOORE,  
CHARLES H. TRASK,  
JOHN D. WING,  
WILLIAM C. STURGES,  
JOHN H. BOYNTON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$9,557,2
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$15,578,259 16	\$14,660,000 00	\$18,262,755 00	
State of New York.....	161,907 64	153,500 00	159,640 00	
State of Massachusetts.....	659,691 79	636,000 00	685,120 00	
State of Missouri.....	519,199 65	509,000 00	515,040 00	
State of New Hampshire.....	9,765 21	7,500 00	9,750 00	
State of Rhode Island.....	300,120 00	300,000 00	336,000 00	
Cities in this State.....	6,750,286 14	5,832,126 42	7,239,682 50	
Counties in this State.....	370,553 12	330,000 00	363,600 00	
	<u>\$24,349,782 71</u>	<u>\$22,428,126 42</u>	<u>\$27,571,587 50</u>	27,571,58

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$611,000 00
Banking house and lot, cost, \$303,484.05; estimated present value .....	370,000 00
Cash on deposit in banks or trust companies .....	752,813 70
Cash on hand .....	40,849 41
All other assets not included above, viz.: Interest accrued, .....	393,839 59
	<u>\$39,297,312 20</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$30,431,765 98
Interest credited for the six months ending with December 31, 1889 .....	513,699 80
	<u>\$30,945,465 78</u>
Surplus .....	8,351,846 42
	<u>\$39,297,312 20</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$1,039,812 51
From depositors, not including interest credited .....	5,959,601 67
From interest on loans, deposits and investments .....	1,545,994 58
From rents from banking house .....	21,233 31
From rents from other real estate .....	695 00
From mortgages .....	1,355,350 00
From redemption of stocks .....	77,387 12
From loans repaid .....	516,500 00
From real estate sold .....	28,750 00
	<u>\$10,545,324 19</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$7,180,550 27
For loans on bonds and mortgages .....	887,822 00
For loans on stocks and other securities .....	1,007,000 00
For stocks and bonds, purchased, par value, \$455,232.35; cost, including premiums, commissions, etc. ....	596,213 40
For interest (other than interest payments to depositors) ..	4,536 54
For current expenses of the bank, viz.: Salaries .....	\$47,667 64
For expenses of banking house or rent of banking rooms .....	19,772 06
For other expenses .....	6,927 02
	<u>74,366 72</u>
For taxes on real estate, except banking house .....	20 00
For repairs and other incidental expenses on real estate, except banking house .....	217 53
Other payments, viz.:	
Settlement of disputed claims .....	\$600 00
Teller's shortages (errors) .....	334 62
	<u>934 62</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	793,663 11
	<u>\$10,545,324 19</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	70,646
Number of accounts opened or reopened during the year 1889.....	9,278
Number of accounts closed during the year 1889.....	8,899
Errors in open accounts previously reported.....	126
	9,025
Total number of deposits received during the year 1889....	58,990
Total number of payments to depositors during the year 1889.....	51,753
Amount deposited during the year 1889, not including interest credited for that person.....	\$5,969,601 67
Errors in accounts not previously reported.....	13,096 96
	\$5,972,698 63
Amount withdrawn during the year 1889.....	7,180,550 27
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$508,968 53
January, 1890.....	513,699 80
	1,022,668 33
Average amount of each account January 1, 1890.....	438 03
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	40,643 11
Number of such accounts which exceeded \$3,000.....	44

Rate per cent of dividends or interest to depositors during the year 1889, 2 to 4 per cent.

## 74. UNION DIME SAVINGS INSTITUTION.

[54 West Thirty-second street; incorporated 1859.]

SILAS B. DUTCHER, *President*.

CHARLES E. SPRAGUE, *Secretary*.

## TRUSTEES.

AARON CLOSE,  
JAMES H. BRESLIN,  
CHARLES H. WHEELER,  
WILLIAM A. BUTLER,  
CHANNING M. BRITTON,  
JAMES S. HERMANN,  
SILAS B. DUTCHER,

WILLIAM H. LOCKE,  
CHARLES G. DOBBS,  
FRED. T. LOCKE,  
FLOYD CLARKSON,  
THOMAS B. RAND,  
ALFRED C. CHENEY,

GARDNER S. CHAPIN,  
CHARLES E. SPRAGUE,  
WARREN M. HEALEY,  
HENRY C. VALENTINE,  
JOHN MCCLAVE,  
ALEX. BROWN, JR.,  
GEORGE N. BIRDSALL.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....			\$6,219,250 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$302,358 84	\$700,000 00	\$382,000 00
State of Connecticut.....	256,582 50	250,000 00	258,760 00
State of Massachusetts.....	72,646 92	65,211 10	72,377 01
State of Michigan.....	3,217 50	3,000 00	3,007 50
State of Missouri.....	262,221 25	259,000 00	262,885 00
Cities in this State.....	970,388 44	744,200 00	981,410 00
Counties in this State.....	186,785 63	143,000 00	189,062 50
Towns in this State.....	815,469 75	765,740 68	833,578 13
Villages in this State.....	256,339 85	240,500 00	260,215 00
	<u>\$3,625,990 68</u>	<u>\$3,170,651 78</u>	<u>\$3,743,285 14</u>
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....			3,743,285 14
Banking house and lot, cost \$721,968.17; estimated present value.....			135,350 00
			425,000 00

# NEW YORK COUNTY.

169

Cash on deposit in banks or trust companies .....	\$399,010 81
Cash on hand.....	153,938 44
All other assets not included above, viz.:	
Interest accrued.....	\$106,226 33
Rents accrued .....	883 34
Claim against bondsmen in litigation.....	5,000 00
	<u>111,109 67</u>
	<u>\$11,186,944 06</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$10,301,327 97
Interest credited for the six months ending with December 31, 1889 .....	<u>173,152 23</u>
	\$10,474,480 20
Expenses incurred, but unpaid.....	326 82
Surplus .....	<u>712,137 04</u>
	<u>\$11,186,944 06</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$775,456 40
From depositors, not including interest credited .....	4,878,118 74
From interest on loans, deposits and investments .....	417,220 53
From rents from banking house .....	14,868 62
From mortgages .....	555,100 00
From redemption of stocks.....	6,000 00
From stocks sold, par value, \$121,233; amount received therefor.....	152,738 00
From loans repaid.....	411,500 00
From all other sources, viz.: Expenses paid but refunded..	80 00
	<u>\$7,211,082 29</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$3,650,900 60
For loans on bonds and mortgages .....	1,782,150 00
For loans on stocks and other securities.....	546,500 00
For stocks and bonds, purchased, par value, \$585,740.68 cost, including premiums, commissions, etc .....	621,003 70
For interest (other than interest payments to depositors)...	3,427 95
For current expenses of the bank, viz.: Salaries .....	\$35,509 04
For expense of banking house or rent of banking rooms.....	11,820 08
For other expenses.....	6,256 11
	<u>53,585 23</u>
Other payments, viz.:	
Expenses paid but refunded .....	\$30 00
Payments in litigations pending.....	485 56
	<u>565 56</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	552,949 25
	<u>\$7,211,082 29</u>

## REPORT ON SAVINGS BANKS.

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	43,	970
Number of accounts opened or reopened during the year 1889.....	12,	958
Number of accounts closed during the year 1889.....	8,	074
Total number of deposits received during the year 1889....	69,	036
Total number of payments to depositors during the year 1889.....	47,	147
Amount deposited during the year 1889, not including interest credited for that period.....	\$4,878,118	74
Amount withdrawn during the year 1889.....	3,650,900	64
Amount of interest credited and paid for the year 1889, viz.:		
July, 1889.....	\$159,539	66
January, 1890.....	173,152	23
	332,691	8
Average amount of each account January 1, 1890.....	238	2
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	4,368	0
Number of such accounts which exceeded \$3,000.....		2

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

### 75. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[214 East Fifty-ninth street; organized 1889.]

CONSTANT A. ANDREWS, *President*.

GEORGE A. MIDDLEBROOK, *Secretary*.

#### TRUSTEES.

CONSTANT A. ANDREWS,	RICHARD H. EGGLESTON,	PAYSON MERRILL,
RICHARD A. ANTHONY,	FRANCIS O. FRENCH,	GEORGE A. MIDDLEBROOK,
SAMUEL BARTON,	FREDERIC N. GODDARD,	HENRY NEWMAN,
JOSEPH B. BLOOMINGDALE,	GEORGE S. HART,	LEWIS E. RANSOM,
SIMON BORG,	JOHN JARDINE,	NOAH C. ROGERS,
JOHN D. CRIMMINS,	HOMER LEE,	JOHN M. TOUCEY,
CHARLES F. COX,		JAMES S. THURSTON.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages.....			\$27,000 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Indiana.....	\$5,125 00	\$5,000 00	\$5,125 00
State of Maryland.....	5,144 50	5,000 00	5,144 50
Cities in this State.....	1,145 00	1,000 00	1,145 00
Towns in this State.....	1,040 45	1,000 00	1,040 45
	<u>\$12,454 95</u>	<u>\$12,000 00</u>	<u>\$12,454 95</u>
Cash on deposit in banks or trust companies.....			12,454 95
Cash on hand.....			23,509 29
All other assets not included above, viz.:			1,263 45
Furniture and fixtures.....		\$1,180 13	
Interest accrued.....		74 16	
			<u>1,254 29</u>
			<u>\$65,481 98</u>

LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$64,619 96	
Interest credited for the six months ending with December 31, 1889 .....	540 07	
		\$65,160 03
Surplus .....		321 95
		<u>\$65,481 98</u>

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

From depositors, not including interest credited .....	\$92,018 84
From interest on loans, deposits and investments .....	859 86
From redemption of stocks .....	500 00
	<u>\$93,378 70</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$27,398 88
For loans on bonds and mortgages .....	27,000 00
For stocks and bonds, purchased, par value, \$12,500; cost including premiums, commissions, etc. ....	12,954 95
For interest (other than interest payments to depositors) ..	72 00
Other payments, viz. : Furniture and fixtures .....	1,180 13
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	24,772 74
	<u>\$93,378 70</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	1,366
Number of accounts opened or reopened during the year 1889 .....	1,862
Number of accounts closed during the year 1889 .....	496
Total number of deposits received during the year 1889 ....	4,608
Total number of payments to depositors during the year 1889 .....	1,406
Amount deposited during the year 1889, not including interest credited for that period .....	\$92,018 84
Amount withdrawn during the year 1889 .....	27,398 88
Amount of interest credited and paid for the year 1889, viz. : January, 1890 .....	540 07
Average amount of each account January 1, 1890 .....	47 70
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	<u>3,000 00</u>

Rate per cent of dividends or interest to depositors during the year 1889,  
¾ per cent.

## 76. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[56 Sixth avenue; incorporated 1868.]

GEORGE STARR, *President*.

JOHN H. HUDSON,

## TRUSTEES.

DANIEL BATES,  
EDWARD H. COFFIN,  
GEORGE B. DEANE, Jr.,  
JOHN H. DORN,  
JOHN W. JACOBUS,  
WILLIAM S. McCOTTER,  
SAMUEL C. MOTT,  
DAVID S. PAIGE,  
PATRICK S. KELLY,  
J. J. WARD,  
JOHN J. BROGAN,

CLARENCE O. BIGELOW,  
FREDERICK A. CONKLING,  
CHILEON B. DECKER,  
THOMAS C. FINNELL,  
JAMES LITTLE,  
ALEX. H. MCGARREN,  
JOHN J. MURDOCK,  
F. LEROY SATTERLEE,  
GEORGE STARR,  
SIMON I. CARMICHAEL,  
SAMUEL M. JOHNSON,

PATRICK BROPHY,  
STEPHEN G. COOK,  
ROBERT E. DEYO,  
GEORGE E. HORNE,  
DAVID MCCLURE,  
JOHN J. MORRIS,  
D. E. O'NEILL,  
JOHN S. SCULLY,  
CORNELIUS VAN CO,  
JACOB S. WARDEN,  
FRANK M. MERRIAI

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$200  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
State of Nebraska ....	\$19,073 69	\$18,518 15	\$19,073 69
Cities in this State .....	59,711 25	58,000 00	64,223 30
Towns in this State .....	99,907 50	90,000 00	101,300 00
Villages in this State .....	31,541 25	29,000 00	31,801 70
School district .....	35,967 50	35,000 00	36,060 00
	<u>\$246,201 19</u>	<u>\$230,518 15</u>	<u>\$252,458 69</u>

Cash on deposit in banks or trust companies... 250  
Cash on hand.....  
All other assets not included above, viz.: Interest accrued. 5

\$460

## LIABILITIES.

Amount due depositors, viz.:

Principal ..... \$444,034 65  
Interest accreted for the six months ending with  
December 31, 1889 ..... 6,328 00

\$450

Surplus ..... 10

\$460

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$3  
From depositors, not including interest credited ..... 526  
From interest on loans, deposits and investments ..... 19  
From rents from banking house ..... 1  
From mortgages ..... 48  
From redemption of stocks ..... 2  
From stocks, sold, par value, \$38,932; amount received  
therefor ..... 39  
From loans repaid ..... 17  
From all other sources, viz.:

New York County National Bank .....	\$5,000 00
Miscellaneous .....	54 00
	<u>5</u>

\$663

# NEW YORK COUNTY.

173

## PAYMENTS.

itors, including interest paid to them.....	\$489,892 26
s on bonds and mortgages .....	28,000 00
s on stocks and other securities.....	17,500 00
ks and bonds, purchased, par value, \$105,518.15;	
cluding premiums, commissions, etc.....	110,503 56
est (other than interest payments to depositors)...	5 52
rent expenses of the bank, viz.: Salaries.....	\$3,700 00
penses of banking house or rent of banking	
s.....	2,724 44
er expenses.....	578 83
	<hr/>
	7,003 27
yments, viz.:	
rk County National Bank .....	\$5,000 00
aneous .....	214 00
	<hr/>
	5,214 00
and and in banks or trust companies, December	
, after transactions of the day.....	5,503 55
	<hr/>
	\$663,622 16
	<hr/> <hr/>

## STATISTICAL INFORMATION.

of open accounts, January 1, 1890. ....	3,127
of accounts opened or reopened during the year	
	605
of accounts closed during the year 1889.....	456
nber of deposits received during the year 1889 ....	5,195
nber of payments to depositors during the year	
	3,940
deposited during the year 1889, not including	
: credited for that period.....	\$526,824 26
withdrawn during the year 1889.....	489,892 26
of interest credited and paid for the year 1889, viz.:	
89 .....	\$5,769 87
y, 1890.....	6,328 00
	<hr/>
	12,097 87
amount of each account January 1, 1890.....	144 02
amount due any one depositor January 1, 1890,	
ve of interest and of any deposits made by order	
irt of record, or of a surrogate.....	5,964 55
of such accounts which exceeded \$3,000.....	7
	<hr/> <hr/>

r cent of dividends or interest to depositors during the year 1889,  
r cent.



## NIAGARA COUNTY.

## 77. FARMERS' AND MECHANICS' SAVINGS BANK, LOCKPORT.

[31 Main street; incorporated 1870.]

JAMES JACKSON, JR., *President.*J. E. EMERSON, *Secy. & Cary.*

## TRUSTEES.

JAMES JACKSON, JR.,  
ISAAC H. BABCOCK,  
BARNETT D. HALL,  
WILLARD T. RANSOM,  
BENJAMIN F. GASKILL,

LEWIS S. PAYNE,  
THOMAS CLEMENT,  
JEROME E. EMERSON,  
CHARLES WHITMORE,

JOHN T. MURRAY,  
DAVID D. CROSBY,  
E. ASHLEY SMITH,  
AMBROSE S. SEVERLY,  
J. CARL JACKSON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$450,379 54  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$14,219 37	\$13,000 00	\$13,520 00
Cities in this State .....	43,008 43	39,872 00	42,719 60
Towns in this State .....	50,082 25	49,185 00	52,925 00
Villages in this State .....	13,759 31	13,500 00	13,730 00
School districts .....	18,062 50	17,200 00	17,295 00
	<u>\$139,131 86</u>	<u>\$132,757 00</u>	<u>\$140,189 60</u>

140,189 60

Amount loaned on stocks, as authorized by chapter 409,  
Laws of 1882.....

100 00

Banking house and lot, cost \$18,380.59; estimated present  
value.....

18,000 00

Cash on deposit in banks or trust companies.....

299,952 40

Cash on hand.....

31,706 92

All other assets not included above, viz.: Interest accrued,

18,685 74

\$959,014 20

## LIABILITIES.

Amount due depositors, viz.:

Principal..... \$889,563 30  
Interest credited for the six months ending with  
December 31, 1889..... 7,767 85

\$897,331 15

Other liabilities .....

150 00

Surplus.....

61,533 05

\$959,014 20

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$404,150 05  
From depositors, not including interest credited ..... 1,338,676 38  
From interest on loans, deposits and investments..... 42,705 25  
From rents from banking house... 295 24  
From mortgages..... 51,897 70  
From redemption of stocks .... 10,204 06  
From loans repaid..... 100 00  
From all other sources, viz.: Interest accrued..... 266 11

\$1,848,294 79

# NIAGARA COUNTY.

175

## PAYMENTS.

To depositors, including interest paid to them .....	\$1,362,344 17
For loans on bonds and mortgages .....	105,585 00
For stocks and bonds, purchased, par value, \$42,176.19; cost, including premiums, commissions, etc.....	43,185 03
For interest (other than interest payments to depositors)...	173 66
For current expenses of the bank viz.: Salaries .....	\$3,123 97
For expenses of banking house, or rent of banking rooms.....	1,449 68
For other expenses.....	767 36
	<hr/>
Other payments .....	5,341 01
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	6 60
	331,659 32
	<hr/>
	\$1,848,294 79
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,320
Number of accounts opened or reopened during the year 1889 .....	1,442
Number of accounts closed during the year 1889 .....	1,330
Total number of deposits received during the year 1889 ....	10,029
Total number of payments to depositors during the year 1889 .....	11,360
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,338,676 38
Amount withdrawn during the year 1889.....	1,362,344 17
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$7,670 31
April, 1889 .....	7,402 87
October, 1889 .....	7,914 34
January, 1890 .....	7,767 85
Credited at other periods .....	10 47
Paid but not credited at other periods.....	10 80
	<hr/>
	30,776 64
Average amount of each account January 1, 1890.....	267 94
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate .....	3,650 00
Number of such accounts which exceeded \$3,000.....	4
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## REPORT ON SAVINGS BANKS.

## ONEIDA COUNTY.

## 78. ONEIDA COUNTY SAVINGS BANK, ROME.

[133 West Dominick street; incorporated 1869.]

JOHN D. ELY, *President*.CYRUS D. PRESCOTT, *Treasurer*.

## TRUSTEES.

JOHN D. ELY,  
JAMES STEVENS,  
LEBBENS E. ELMER,  
JOHN E. BIELBY,HARRISON HANNAHS,  
HENRY JOHNSON,  
GEORGE F. HODGES,  
THOMAS W. SINGLETON,  
SALMON TUTTLE,ALFRED ETHRIDGE,  
OWEN E. OWENS,  
F. LOUIS ROTH,  
THOMAS D. ROBERTS.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$118,623 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$83,823 40	\$72,000 00	\$91,463 55	
Towns in this State.....	181,830 20	171,600 00	199,716 38	
Villages in this State.....	11,654 60	11,000 00	11,657 60	
	<u>\$277,308 20</u>	<u>\$254,600 00</u>	<u>\$302,837 53</u>	302,837 53

Cash on deposit in banks or trust companies .....	35,303 06
All other assets not included above, viz.:	

Interest accrued.....	\$10,413 85	
Land contract.....	788 73	
		<u>11,152 58</u>
		<u>\$467,916 17</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$403,457 52	
Interest credited for the six months ending with December 31, 1889.....	7,969 00	
		<u>\$411,426 52</u>
Surplus .....		<u>56,489 65</u>
		<u>\$467,916 17</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$33,554 40
From depositors, not including interest credited .....	145,876 05
From interest on loans, deposits and investments.....	20,537 28
From mortgages.....	9,394 25
From redemption of stocks.....	5,000 00
	<u>\$214,361 98</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$133,947 24
For loans on bonds and mortgages .....	31,390 00
For stocks and bonds, purchased, par value, \$8,000; cost, including premiums, commissions, etc.....	9,875 00
For interest (other than interest payments to depositors)...	103 01

# ONEIDA COUNTY.

177

For current expenses of the bank, viz.: Salaries .....	\$1,600 00	
For expenses of banking house or rent of banking rooms .....	2,000 00	
For other expenses .....	141 67	
		\$3,741 67
Other payments, viz.: Paid insurance on land contract property .....		2 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....		35,303 06
		<u>\$214,361 98</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	1,550
Number of accounts opened or reopened during the year 1889 .....	457
Number of accounts closed during the year 1889 .....	367
Total number of deposits received during the year 1889 .....	1,856
Total number of payments to depositors during the year 1889 .....	1,581
Amount deposited during the year 1889, not including interest credited for that period .....	\$145,876 05
Amount withdrawn during the year 1889 .....	133,947 24
Amount of interest credited and paid for the year 1889, viz.: July, 1889 .....	\$7,786 85
January, 1890 .....	7,969 00
	15,755 85
Average amount of each account January 1, 1890 .....	265 43
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
4 to 4½ per cent.

## 79. ROME SAVINGS BANK, ROME.

[107 James street; incorporated 1861.]

GORDON N. BISSELL *President.*

BLOOMFIELD J. BEACH, *Treasurer.*

### TRUSTEES.

GORDON N. BISSELL,  
JAMES S. DYETT,  
GEORGE BARNARD,  
AUKLEY P. TULLER,

WHEELER ARMSTRONG,  
SAMUEL WARDWELL,  
WILLIAM R. HUNTINGTON,  
HARMON G. UTLEY,  
BLOOMFIELD J. BEACH,

JAMES H. SEARLES,  
HARRY D. SPENCER,  
GUSTAVUS V. SELDEN,  
HENRY G. WRIGHT.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....	\$484,504 09
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$385,909 78	\$370,000 00	\$461,700 00	
District of Columbia .....	190,385 24	174,000 00	215,760 00	
State of Ohio .....	5,200 00	5,000 00	5,082 50	
State of Maryland .....	73,026 33	70,000 00	72,300 00	
State of Maine .....	21,338 00	20,000 00	21,150 00	
Cities in this State .....	153,437 96	150,000 00	183,915 00	
Towns in this State .....	60,150 00	60,000 00	60,000 00	
	<u>\$889,447 31</u>	<u>\$849,000 00</u>	<u>\$1,019,887 50</u>	1,019,887 50

## REPORT ON SAVINGS BANKS.

Other real estate, cost, \$10,971; estimated present value....	\$10,971 00
Cash on deposit in banks or trust companies .....	104,716 78
Cash on hand.....	15,047 27
All other assets not included above, viz.: Interest accrued,	14,833 67
	<u>\$1,649,960 31</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$1,274,098 92	
Interest credited for the six months ending with December 31, 1889 .....	25,203 27	\$1,299,302 19
Surplus .....		<u>350,658 12</u>
		<u>\$1,649,960 31</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day .....	\$113,032 57
From depositors, not including interest credited .....	385,211 99
From interest on loans, deposits and investments .....	74,219 27
From rents from other real estate .....	307 73
From mortgages .....	41,192 15
From redemption of stocks .....	1,000 00
From all other sources, viz.:	
Real estate sold .....	\$4,629 00
Land contract .....	2,000 00
Interest accrued .....	1,078 68
	<u>7,707 68</u>
	<u>\$622,671 39</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$414,533 72
For loans on bonds and mortgages .....	45,407 68
For stocks and bonds purchased, par value, \$31,000; cost, including premiums, commissions, etc .....	33,348 50
For interest (other than interest payments to depositors) ..	322 15
For current expenses of the bank, viz.: Salaries .....	\$2,500 00
For expenses of banking house or rent of banking rooms .....	5,000 00
For other expenses .....	351 54
	<u>7,851 54</u>
For taxes on real estate, except banking house .....	74 95
For repairs and other incidental expenses on real estate, except banking house .....	144 78
Other payments, viz.:	
Interest accrued .....	\$1,080 00
Loss on mortgage .....	144 02
	<u>1,224 02</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	119,764 05
	<u>\$622,671 39</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	3,985
Number of accounts opened or reopened during the year 1889 .....	915
Number of accounts closed during the year 1889 .....	765
Total number of deposits received during the year 1889 ....	<u>4,891</u>

# ONEIDA COUNTY.

179

Total number of payments to depositors during the year 1889.....	3,680
Amount deposited during the year 1889, not including interest credited for that period.....	\$385,211 99
Amount withdrawn during the year 1889.....	414,533 72
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$24,618 13
January, 1890.....	25,203 27
	49,821 40
Average amount of each account January 1, 1890.....	326 04
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,779 32
Number of such accounts which exceeded \$3,600.....	13

Rate per cent of dividends or interest to depositors during the year 1889, 4 to 4½ per cent.

## 80. SAVINGS BANK OF UTICA.

[162 Genesee street; incorporated 1839.]

EPHRAIM CHAMBERLAIN, *President.*

ADDISON C. MILLER, *Treasurer.*

### TRUSTEES.

EPHRAIM CHAMBERLAIN,	WILLIAM D. WALCOTT,	ADDISON C. MILLER,
WILLIAM KEENAN,	G. CLARENCE CHURCHILL,	ALEXANDER T. GOODWIN,
WILLIAM BLAIRIE,	ROBERT MIDDLETON,	EDWARD CURRAN,
PHILO S. CURTIS,	RUFUS P. BIRDSEYE,	JAMES H. WILLIAMS.
	RUSSEL WHEELER,	

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages .....	\$1,688,868 34
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$2,518,553 57	\$2,212,500 00	\$2,768,290 00
State of New York.....	780,286 60	715,000 00	972,700 00
State of Missouri.....	7,140 00	7,000 00	7,000 00
Counties in this State .....	3,000 00	3,000 00	3,090 00
	<u>\$3,308,980 17</u>	<u>\$2,937,500 00</u>	<u>\$3,751,080 00</u>

3,751,080 00

Banking house and lot, cost, \$76,700.12; estimated present value.....	25,000 00
Other real estate, cost, \$2,448; estimated present value....	1,800 00
Cash on deposit in banks or trust companies.....	404,456 27
Cash on hand.....	11,228 75
All other assets not included above, viz.: Interest accrued,	16,724 04
	<u>\$5,899,157 40</u>

#### LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$4,488,104 54
Interest credited for the six months ending with December 31, 1889 .....	89,988 58
	<u>\$4,578,093 12</u>
Other liabilities, viz.: Interest accrued .....	16,724 04
Surplus .....	1,304,340 24
	<u>\$5,899,157 40</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$538,204 40
From depositors, not including interest credited .....	1,546,284 53
From interest on loans, deposits and investments .....	239,150 32
From rents from other real estate .....	56 72
From mortgages .....	115,549 00
From redemption of stocks .....	65,100 00
From stocks, sold, par value, \$200,000; amount received therefor .....	205,085 90
From loans repaid .....	10,200 00
From all other sources, viz.: Interest accrued .....	3,000 00
	<u>\$2,722,630 00</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$1,555,241	✓
For loans on bonds and mortgages .....	339,618	✓
For loans on stocks and other securities .....	10,200	✓
For stocks and bonds, purchased, par value, \$307,000; cost, including premiums, commissions, etc. ....	384,945	0
For current expenses of the bank, viz.: Salaries .....	\$11,400 00	
For expenses of banking house or rent of banking rooms .....	1,431 29	
For other expenses .....	2,052 86	
	<u>14,883 65</u>	
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	1,615 25	
Other payments, viz.: Interest accrued .....	442 85	
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	415,685 02	
	<u>\$2,722,630 92</u>	

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	17,60	✓
Number of accounts opened or reopened during the year 1889 .....	3,21	1
Number of accounts closed during the year 1889 .....	2,60	✓
Total number of deposits received during the year 1889 .....	23,54	✓
Total number of payments to depositors during the year 1889 .....	17,12	✓
Amount deposited during the year 1889, not including interest credited for that period .....	\$1,546,284	✓
Amount withdrawn during the year 1889 .....	1,555,241	✓
Amount of interest credited and paid for the year 1889, viz.: July, 1889 .....	\$76,765 11	
January, 1890 .....	89,988 58	
Credited at other periods .....	1,956 92	
	<u>168,710</u>	✓
Average amount of each account January 1, 1890 .....	260	✓
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	4,945 00	✓

Rate per cent of dividends or interest to depositors during the year 1889,  
 $3\frac{1}{2}$  to  $4\frac{1}{2}$  per cent.

## ONONDAGA COUNTY.

## 81. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Corner Genesee and Salina streets; incorporated 1855.]

ROBERT G. WYNCOOP, *Vice-President.*EDWARD S. DAWSON, *Treasurer.*

## TRUSTEES.

ROBERT G. WYNCOOP,  
JOHN W. BARKER,  
DANIEL P. WOOD,  
CHARLES FRANCHOT,  
GEORGE F. COMSTOCK,  
GEORGE B. KENT,

J. DEAN HAWLEY,  
WILLIAM H. WARNER,  
CHARLES L. STONE,  
CHARLES F. WILLISTON,  
THOMAS MALLOY,

WILLIAM E. ABBOTT,  
EDWARD S. DAWSON,  
RASSELAS E. BONTA,  
FRANCIS E. CARROLL,  
ALVA W. PALMER,  
ANSON N. PALMER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$5,303,731 35  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$1,509,517 75	\$1,400,000 00	\$1,572,750 00
Cities in this State.....	881,687 40	827,000 00	1,072,700 00
Counties in this State.....	64,950 00	60,000 00	61,100 00
Towns in this State.....	127,163 00	122,000 00	126,972 20
Villages in this State.....	29,000 00	26,000 00	29,010 00
School district.....	4,000 00	4,000 00	4,000 00
	<u>\$2,616,318 15</u>	<u>\$2,439,000 00</u>	<u>\$2,866,532 20</u>

2,866,532 20

Banking house and lot, cost \$297,528.27; estimated present value..... 215,000 00  
Other real estate, cost \$12,028.36; estimated present value.. 12,000 00  
Cash on deposit in banks or trust companies ..... 526,658 01  
Cash on hand ..... 84,329 17  
All other assets not included above, viz.:

Loaned on collaterals, viz.: Stocks of salt companies,  
glass companies, express companies, water compa-  
nies, gas-light companies, and railroad companies;  
market value of collaterals, \$63,440, amount loaned, \$26,000 00  
Interest accrued..... 121,806 81  
Taxes and insurance..... 549 81  
Furniture and fixtures..... 10,000 00  
Land contract and interest accrued on same..... 4,959 85  
Salina Coarse and Fine Salt Manufacturing Co.'s stock, 2,100 00  
Rents accrued ..... 1,765 75

167,182 22

\$9,175,432 95

## LIABILITIES.

## Amount due depositors, viz.:

Principal ..... \$7,759,486 38  
Interest credited for the six months ending with  
December 31, 1889 ..... 144,326 74  
\$7,903,813 07

Expenses incurred but unpaid..... 2,800 00  
Surplus..... 1,268,819 88

\$9,175,432 95

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$582,058 00  
From depositors, not including interest credited ..... 4,379,495 74  
From interest on loans, deposits and investments..... 383,435 70



From rents from banking house.....	\$11,062 98
From mortgages.....	582,226 23
From redemption of stocks.....	250,000 00
From stocks, sold, par value, \$300,000; amount received therefor.....	320,625 00
From loans repaid.....	38,300 00
From all other sources, viz.:	
Real estate sold.....	\$810 00
Taxes advanced.....	1,147 80
Insurance advanced.....	415 58
Sundries.....	243 14
	<u>2,616 52</u>
	<u>\$6,549,820 17</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$4,249,202 00
For loans on bonds and mortgages.....	1,085,485 00
For stocks and bonds, purchased, par value, \$546,000; cost, including premiums, commissions, etc.....	555,900 00
For current expenses of the bank, viz.: Salaries.....	\$21,273 00
For expenses of banking house or rent of banking rooms.....	8,681 32
For other expenses.....	4,121 68
	<u>34,076 00</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,028 36
Other payments, viz.:	
Insurance advanced.....	\$476 98
Taxes advanced.....	916 10
Sundries.....	749 55
	<u>2,141 63</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	610,987 18
	<u>\$6,549,820 17</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	25,314
Number of accounts opened or reopened during the year 1889.....	7,685
Number of accounts closed during the year 1889.....	6,089
Total number of deposits received during the year 1889....	49,319
Total number of payments to depositors during the year 1889.....	45,688
Amount deposited during the year 1889, not including interest credited for that period.....	\$4,379,495 74
Amount withdrawn during the year 1889.....	4,241,733 30
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$139,377 72
January, 1890.....	144,326 74
Paid but not credited at other periods.....	7,468 70
	<u>291,173 16</u>
Average amount of each account January 1, 1890.....	312 33
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
per cent.

**52. SKANEATELES SAVINGS BANK, SKANEATELES.**

[Genesee street; incorporated 1866.]

JOHN E. WALLER, *President.*JOHN H. GREGORY, *Treasurer.***TRUSTEES.**JOHN E. WALLER,  
WILLIS OLIFT,  
JOSEPH ALLEN,  
WILLIS PLATT,WILLIAM B. LAWTON,  
NEWELL TURNER,  
JOHN DAVEY,  
S. S. KNEELAND,  
J. H. GREGORY,JOHN K. KNOX,  
JOHN B. MARSHALL,  
EMERSON H. ADAMS,  
L. B. FITCH.**FINANCIAL.****RESOURCES.**

Bonds and mortgages .....	\$82,099 87
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
Cities in this State .....	\$6,671 01	\$7,000 00	\$7,350 00	
Towns in this State .....	8,791 90	8,700 00	9,355 00	
Villages in this State .....	8,000 00	7,850 00	8,050 00	
School district .....	4,950 00	4,950 00	5,148 00	
	<u>\$28,412 91</u>	<u>\$28,500 00</u>	<u>\$29,903 00</u>	29,903 00

Banking house and lot, cost \$10,692; estimated present value .....	10,692 00
Cash on deposit in banks or trust companies .....	17,291 16
Cash on hand .....	1,638 51
All other assets not included above, viz.: Interest accrued .....	4,991 23
	<u><u>\$146,615 77</u></u>

**LIABILITIES.**

Amount due depositors, viz.:

Principal .....	\$126,190 96	
Interest credited for the six months ending with December 31, 1889 .....	2,086 06	
		\$128,277 02
Surplus .....		18,388 75
		<u><u>\$146,615 77</u></u>

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$18,664 82
From depositors, not including interest credited .....	81,214 62
From interest on loans, deposits and investments .....	5,834 93
From rents from banking house .....	310 04
From mortgages .....	8,774 34
From redemption of stocks .....	2,300 00
	<u><u>\$117,098 75</u></u>

**PAYMENTS.**

To depositors, including interest paid to them .....	\$68,303 25
For loans on bonds and mortgages .....	23,422 21
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc. ....	5,150 00

## REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries .....	\$749 94	
For expenses of banking house or rent of banking rooms.....	81 08	
For other expenses.....	136 75	
		\$967 77
Other payments, viz.: Interest accrued.....		325 85
Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day.....		18,929 67
		<u>\$117,098 75</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,114
Number of accounts opened or reopened during the year 1889.....	230
Number of accounts closed during the year 1889.....	126
Total number of deposits received during the year 1889....	1,489
Total number of payments to depositors during the year 1889.....	1,093
Amount deposited during the year 1889, not including interest credited for that period.....	\$81,214 62
Amount withdrawn during the year 1889.....	68,303 25
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$1,920 41
January, 1890.....	2,036 06
	3,956 47
Average amount of each account January 1, 1890.....	1,151 05
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	2,290 67

Rate per cent of dividends or interest to depositors during the year 1889,  $3\frac{1}{2}$  per cent.

## 83. SYRACUSE SAVINGS BANK, SYRACUSE.

[Corner of James and North Salina streets; incorporated 1849.]

C. P. CLARK, *President.*

A. F. LEWIS, *Treasurer.*

## TRUSTEES.

FRANK HISCOCK,  
WILLIAM BROWN SMITH,  
NICHOLAS PETERS,  
AUSTIN C. CHASE,  
JOHN LIGHTON,  
EDWARD D. DICKINSON,

FRANCOIS HENDRICKS,  
ALFRED A. HOWLETT,  
OLIVER C. POTTER,  
JAMES M. ELLIS,  
AMOS L. MASON,

A. J. NORTHRUP,  
JAMES J. BELDEN,  
NATHAN F. GRAVES,  
CHARLES P. CLARK,  
HENRY J. MOWRY,  
WILLIAM H. H. GERE.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$3,503,575 02
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$353,000 00	\$330,000 00	\$417,450 00
State of Missouri .....	115,920 00	105,000 00	121,515 00
State of Texas.....	35,675 00	35,000 00	43,000 00
Cities in this State.....	582,967 00	498,200 00	654,187 24
Counties in this State.....	16,425 00	15,000 00	15,000 00
Towns in this State.....	155,580 35	153,000 00	168,955 00
School district.....	7,040 00	7,000 00	7,205 00
	<u>\$1,266,607 35</u>	<u>\$1,133,200 00</u>	<u>\$1,427,312 24</u>

1,427,312 24

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$53,102 30
Banking house and lot, cost, \$367,171.84; estimated present value.....	225,000 00
Cash on deposit in banks or trust companies .....	597,425 13
Cash on hand .....	30,179 20
All other assets not included above, viz.:	

Loaned on collaterals, viz.: On various salt company, gas company and railroad stocks, estimated market value \$47,122; amount loaned.....	\$26,590 00
Interest accrued.....	95,511 45
Land contract.....	1,691 25
Insurance and taxes advanced.....	359 10
Furniture and fixtures.....	2,641 94
Rents accrued.....	15,715 97

<i>Stocks and Bonds.</i>	Cost.	Par value.	Market value.
Syracuse Water Co. bonds....	\$2,750	\$2,950	\$3,156 50
Salt Co., of Onondaga, stock..	500	500	216 00
Syracuse and Geddes Horse R. R. Co. stock .....	500	10,800	500 00
	<u>\$3,750</u>	<u>\$14,250</u>	<u>\$3,872 50</u>
			3,872 50

146,382 21

\$5,982,976 10

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$5,158,966 67
Interest credited for the six months ending with December 31, 1889 .....	96,853 79
	\$5,255,820 46

## Other liabilities, viz.:

Tax on banking house.....	\$1,145 67
Losses on call loan and mortgage.....	2,520 23
Amount due on mortgage loans.....	23,739 86
	27,405 76
Surplus .....	699,749 88

\$5,982,976 10

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$557,553 15
From depositors, not including interest credited .....	3,618,708 76
From interest on loans, deposits and investments .....	254,585 01
From rents from banking house .....	12,157 17
From mortgages.....	413,003 52
From redemption of stocks .....	15,500 00
From stocks sold, par value, \$4,375; amount received therefor.....	4,375 00
From loans repaid.....	220,980 41
From all other sources, viz.:	
Real estate sold.....	\$574 22
Insurance and taxes repaid.....	2,512 75
Miscellaneous .....	64 99
	3,151 96
	<u>\$5,100,014 98</u>

## REPORT ON SAVINGS BANKS.

## PAYMENTS.

To depositors, including interest paid to them .....	\$3,443,019 57
For loans on bonds and mortgages .....	786,004 74
For loans on stocks and other securities .....	206,102 30
For stocks and bonds, purchased, par value, \$9,000; cost, including premiums, commissions, etc. ....	9,650 60
For current expenses of the bank, viz.: Salaries.....	\$16,415 83
For expenses of banking house or rent of banking rooms.....	2,519 80
For other expenses.....	8,069 07
	26,994 70
For insurance and taxes.....	638 74
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	627,604 33
	<u>\$5,100,014 98</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	12,973
Number of accounts opened or reopened during the year 1889.....	3,267
Number of accounts closed during the year 1889.....	2,651
Total number of deposits received during the year 1889 ....	28,319
Total number of payments to depositors during the year 1889.....	26,441
Amount deposited during the year 1889, not including interest credited for that period.....	\$3,618,708 76
Amount withdrawn during the year 1889.....	3,443,019 57
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$93,407 91
January, 1890.....	96,863 79
Paid but not credited at other periods.....	3,382 98
	193,644 68
Average amount of each account January 1, 1890.....	405 13
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,757 44
Number of such accounts which exceeded \$3,000 .....	20

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## ORANGE COUNTY.

## 84. CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON.

[Incorporated 1871.]

CHARLES E. COCKS, *President*.LEONARD N. WYANT, *Treasurer*.

## TRUSTEES.

CHARLES E. COCKS,  
OWEN S. CLARK,  
A. L. BROWNE,  
WILLIAM FEITNER,  
GILBERT TOMPKINS,

STEPHEN B. YOUNG,  
HENRY N. CLARK,  
E. M. NEWCOMB,  
HENRY R. HUNTER,

DANIEL E. POPE,  
CHARLES W. CLARK,  
SAMUEL CALL,  
HENRY C. SMITH,  
JOHN J. TAYLOR.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....			\$33,019 34
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
State of Kansas .....	\$4,009 85	\$3,980 00	\$4,009 85
Towns in this State.....	6,432 00	5,992 00	6,432 00
	<u>\$10,441 85</u>	<u>\$9,972 00</u>	<u>\$10,441 85</u>
			10,441 85

# ORANGE COUNTY.

187

Amount on deposit in banks or trust companies.....	\$6,163 76
Amount on hand .....	141 75
other assets not included above .....	1,692 34
	<u>\$51,459 04</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$47,821 82	
Interest credited for the six months ending December 31, 1889 .....	829 15	
		\$48,650 97
plus .....		2,808 07
		<u>\$51,459 04</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Amount on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$1,235 91
Amount from depositors, not including interest credited .....	19,517 14
Amount from interest on loans, deposits and investments.....	2,339 87
Amount from mortgages .....	1,726 66
Amount from stocks sold, par value, \$8,615; amount received herefor.....	9,715 00
Amount from all other sources, viz.: Insurance repaid .....	11 25
	<u>\$33,545 83</u>

### PAYMENTS.

Amount paid to depositors, including interest paid to them .....	\$24,848 85
Amount paid on loans on bonds and mortgages .....	1,800 00
Amount paid for stocks and bonds, purchased, par value, \$92; cost, including premiums, commissions, etc.....	92 00
Amount paid for interest (other than interest payments to depositors)...	2 70
For current expenses of the bank, viz.: Salaries.....	\$350 00
For expenses of banking house or rent of banking rooms.....	50 00
For other expenses.....	60 30
	460 30
Interest payments, viz.:	
Interest accrued.....	\$25 22
Insurance on loan.....	11 25
	36 47
Amount on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	6,305 51
	<u>\$33,545 83</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	351
Number of accounts opened or reopened during the year 1889 .....	74
Number of accounts closed during the year 1889.....	77
Amount and number of deposits received during the year 1889 .....	449
Amount and number of payments to depositors during the year 1889 .....	354
Amount deposited during the year 1889, not including interest credited for that period.....	\$19,517 14
Amount withdrawn during the year 1889.....	24,848 85

Amount of interest credited and paid for the year 1889, viz. :

July, 1889 .....	\$355 95	
January, 1890 .....	829 15	
		\$1,685 10
Average amount of each account January 1, 1890 .....		138 00
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....		3,126 00
Number of such accounts which exceeded \$3,000 .....		1

Rate per cent of dividends of interest to depositors during the year 1889,  
3 to 4 per cent.

### 85. GOSHEN SAVINGS BANK, GOSHEN.

[Main street; incorporated 1871.]

BENJAMIN F. EDSALL, *President.*

DUDLEY MURRAY, *Secretary.*

#### TRUSTEES.

BENJAMIN F. EDSALL,  
DUDLEY MURRAY,  
W. D. VAN VLEIT,

CHARLES G. ELLIOTT,  
J. W. CORWIN,  
CHARLES M. THOMPSON,

HENRY BACON,  
F. H. REEVE,  
JOSEPH DURLAND.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages ..... \$255,820 00  
Stock investments, viz. :

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
Cities in this State .....	\$90,131 25	\$77,500 00	\$86,410 00	
Counties in this State .....	14,167 50	14,000 00	14,150 00	
Towns in this State .....	52,684 11	51,687 91	53,387 91	
Villages in this State .....	39,598 37	37,700 00	39,046 00	
School district .....	21,582 50	20,500 00	21,335 00	
	<u>\$218,163 73</u>	<u>\$201,387 91</u>	<u>\$214,278 91</u>	214,278 91

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 700 00 || Cash on deposit in banks or trust companies ..... | 40,411 64 |
| Cash on hand ..... | 836 23 |
| All other assets not included above, viz. : |  |

Interest accrued .....	\$9,227 92
Miscellaneous assets .....	423 84
	<u>9,651 76</u>
	<u>\$521,688 54</u>

##### LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$497,127 29
Interest credited for the six months ending with December 31, 1889 .....	9,172 10
	<u>\$506,299 39</u>
Surplus .....	15,389 15
	<u>\$521,688 54</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

hand and in banks or trust companies, January 1,	
before transactions of the day.....	\$42,905 14
depositors, not including interest credited.....	141,354 93
interest on loans, deposits and investments.....	22,113 27
mortgages.....	12,889 08
redemption of stocks.....	7,274 80
	<hr/>
	\$226,537 22
	<hr/>

## PAYMENTS.

depositors, including interest paid to them.....	\$129,218 42
drawings on bonds and mortgages.....	15,500 00
drawings on bonds, purchased, par value, \$35,687.91; cost,	
including premiums, commissions, etc.....	37,745 41
interest (other than interest payments to depositors)...	262 33
current expenses of the bank, viz.: Salaries.....	\$1,560 00
expenses of banking house or rent of banking	
house.....	340 00
other expenses.....	316 02
	<hr/>
	2,216 02
payments.....	357 17
hand and in banks or trust companies, December	
, after transactions of the day.....	41,237 87
	<hr/>
	\$226,537 22
	<hr/>

## STATISTICAL INFORMATION.

number of open accounts, January 1, 1890.....	1,648
number of accounts opened or reopened during the year	
1889.....	304
number of accounts closed during the year 1889.....	204
number of deposits received during the year 1889....	1,482
number of payments to depositors during the year	
1889.....	988
amount deposited during the year 1889, not including	
interest credited for that period.....	\$141,354 93
amount withdrawn during the year 1889.....	129,218 42
amount of interest credited and paid for the year 1889, viz.:	
for 1889.....	\$8,792 15
for 1890.....	9,172 10
	<hr/>
	17,964 25
amount of each account January 1, 1890.....	307 22
amount due any one depositor January 1, 1890,	
exclusive of interest and of any deposits made by order	
of record, or of a surrogate.....	2,990 00
	<hr/>

percent of dividends or interest to depositors during the year 1889,  
percent.



## REPORT ON SAVINGS BANKS.

## 86. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

[2 South street; incorporated 1866.]

N. W. VAIL, *President.*DANIEL H. BAILEY, *Treasurer.*

## TRUSTEES.

N. W. VAIL,  
SELDEN H. TALCOTT,  
USAL T. HAYES,  
EDMUND MILLER,LEWIS ARMSTRONG,  
WILLIAM MILLSPAUGH,  
GEORGE B. ADAMS,  
JESSE W. CANFIELD,  
DANIEL H. BAILEY,ALBERT BULL,  
MOSES D. STIVERS,  
FRANK BUCKLEY,  
H. R. WILCOX.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$547,310 85

Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States .....	\$234,812 70	\$200,000 00	\$252,000 00	
Cities in this State .....	46,503 02	41,983 02	44,783 02	
Towns in this State .....	294,629 08	293,000 00	298,290 00	
Villages in this State .....	139,581 60	126,000 00	139,581 60	
School district .....	10,225 00	10,000 00	10,200 00	
	<u>\$725,751 40</u>	<u>\$670,983 02</u>	<u>\$744,854 62</u>	744,854 62

Amount loaned on stocks as authorized by chapter 409,

Laws of 1882 .....

2,475 00

Banking-house and lot, cost \$19,850.62; estimated present value.....

16,000 00

Other real estate, cost, \$3,385.87; estimated present value .....

3,800 00

Cash on deposit in banks or trust companies .....

121,175 26

Cash on hand.....

40,841 85

All other assets not included above.....

16,931 53

\$1,493,389 10

## LIABILITIES.

Amount due depositors, viz.:

Principal..... \$1,363,156 90

Interest credited for the six months ending with

December 31, 1889..... 23,980 76

\$1,387,137 66

Surplus .....

106,251 44

\$1,493,389 10

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$199,781 99
From depositors, not including interest credited.....	575,541 04
From interest on loans, deposits and investments.....	58,331 32
From rents from banking house .....	275 00
From mortgages.....	62,293 00
From redemption of stocks.....	67,200 00
From loans repaid.....	3,090 00
From all other sources .....	1,825 00
	<u>\$968,336 35</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$514,214 84
For loans on bonds and mortgages.....	69,667 85
For loans on stocks and other securities.....	2,875 00

# ORANGE COUNTY.

191

For stocks and bonds, purchased, par value, \$195,483.02; cost, including premiums, commissions, etc.....	\$209,079 32
For interest (other than interest payments to depositors)...	981 94
For current expenses of the bank, viz.: Salaries.....	\$3,042 50
For expenses of banking house or rent of banking rooms.....	231 43
For other expenses.....	1,226 58
	4,500 51
For taxes on real estate, except banking house.....	13 87
For repairs and other incidental expenses on real estate, except banking house .....	2 00
Other payments, viz.....	4,983 91
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	162,017 11
	<u>\$968,336 35</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	5,315
Number of accounts opened or reopened during the year 1889 .....	1,037
Number of accounts closed during the year 1889.....	853
Total number of deposits received during the year 1889....	7,255
Total number of payments to depositors during the year 1889 .....	5,266
Amount deposited during the year 1889, not including interest credited for that period.....	\$575,541 04
Amount withdrawn during the year 1889.....	514,214 84
Amount of interest credited and paid for the year 1889, viz.: July, 1889 .....	\$22,698 92
January, 1890.....	23,980 76
	46,679 68
Average amount of each account January 1, 1890 .....	260 99
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,900 00
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## 87. NEWBURGH SAVINGS BANK, NEWBURGH.

[Incorporated 1852.]

D. B. ST. JOHN, *President.*

THOMAS F. BALFE, *Treasurer.*

### TRUSTEES.

DANIEL B. ST. JOHN,  
J. H. H. CHAPMAN,  
JAMES T. LAWSON,  
PETER WARD,

CHARLES S. JENKINS,  
JAMES BIGLER,  
JOHN SCHOONMAKER,  
D. S. WARING,

JAMES M. WENTZ,  
ISAAC C. CHAPMAN,  
WILLIAM O. MAILLER,  
SAMUEL C. MILLS,

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages.....	\$1,393,898 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$510,376 25	\$500,000 00	\$600,000 00
Cities in this State.....	3,107,934 09	2,494,400 00	3,254,660 50
Towns in this State.....	155,905 40	154,000 00	155,756 00
School district.....	26,270 00	26,270 00	26,270 00
	<u>\$3,800,485 74</u>	<u>\$3,174,670 00</u>	<u>\$4,036,686 50</u>

4,036,686 50

Banking house and lot, cost, \$115,527.16; estimated present value .....	\$50,000 00
Other real estate, cost \$1,000; estimated present value.....	1,000 00
Cash on deposit in banks or trust companies.....	451,995 66
All other assets not included above.....	78,373 19
	<u>\$6,011,953 35</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$4,791,743 85
Interest credited for the six months ending with December 31, 1889.....	87,747 57
	<u>\$4,879,491 42</u>
Surplus.....	1,132,461 93
	<u>\$6,011,953 35</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$344,184 36
From depositors, not including interest credited.....	1,240,459 97
From interest on loans, deposits and investments.....	256,362 21
From rents from banking house .....	1,991 00
From rents from other real estate.....	125 00
From mortgages.....	86,900 00
From redemption of stocks.....	28,100 00
From stocks sold, par value, \$200,000; amount received therefor .....	255,375 00
From loans repaid.....	4,728 34
From all other sources .....	9,500 00
	<u>\$2,227,725 88</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,204,411 27
For loans on bonds and mortgages.....	524,600 00
For stocks and bonds purchased, par value, \$26,270; cost, including premiums, commissions, etc.....	26,270 00
For interest (other than interest payments to depositors)...	223 14
For current expenses of the bank, viz: Salaries .....	\$12,069 99
For expenses of banking house or rent of banking rooms.....	2,117 23
For other expenses.....	1,599 57
	<u>15,786 79</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	4,000 00
For taxes on real estate, except banking house.....	204 02
Other payments .....	235 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	451,995 66
	<u>\$2,227,725 88</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	11,872
Number of accounts opened or reopened during the year 1889.....	1,784
Number of accounts closed during the year 1889.....	1,327
Total number of deposits received during the year 1889 ....	11,904

number of payments to depositors during the year	8,219
nt deposited during the year 1889, not including	
est credited for that period	\$1,240,459 97
nt withdrawn during the year 1889	1,204,411 27
nt of interest credited and paid for the year 1889, viz. :	
1, 1889	\$85,486 89
uary, 1890	87,747 57
	173,234 46
ge amount of each account January 1, 1890	411 00
st amount due any one depositor January 1, 1890,	
isive of interest and of any deposits made by order	
court of record, or of a surrogate	4,615 00
er of such accounts which exceeded \$3,000	75

per cent of dividends or interest to depositors during the year 1889,  
per cent.

## 88. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

E. WELLER, *President*.

C. W. SADLER, *Secretary*.

### TRUSTEES.

ERGE WELLER,  
DE TEARS,  
RON L. MILLSPAUGH,  
IOLAS J. FOWLER,

JOHN V. TEARS,  
FRED. BODINE,  
HIRAM B. WOOSTER,  
GEORGE W. STODDARD,  
WILLIAM T. WALLACE,

DANIEL M. WADE,  
JOHN R. HAYS,  
GEORGE WELLER, JR.,  
J. DE WITT KREBS.

### FINANCIAL.

#### RESOURCES.

and mortgages ..... \$136,725 00  
t investments, viz. :

<i>ss and Bonds.</i>	Cost.	Par value.	Estimated market value.
New York .....	\$6,664 00	\$5,600 00	\$5,768 00
Massachusetts .....	11,386 25	10,000 00	10,470 00
New Hampshire .....	4,020 00	3,000 00	3,540 00
in this State .....	37,683 33	32,500 00	38,700 00
in this State .....	1,920 00	1,500 00	1,650 00
in this State .....	35,162 78	34,020 00	34,690 00
in this State .....	2,412 00	2,400 00	2,400 00
	<u>\$99,248 36</u>	<u>\$89,020 00</u>	<u>\$97,218 00</u>

n deposit in banks or trust companies..... 97,218 00  
n hand..... 32,863 31  
er assets not included above, viz. : Interest accrued, 197 66  
3,937 64

\$270,941 61

#### LIABILITIES.

it due depositors, viz. :

ipal .....	\$229,680 34
est credited for the six months ending with	
ember 31, 1889 .....	3,840 85
	<u>\$233,521 19</u>
s .....	37,420 42
	<u>\$270,941 61</u>

## REPORT ON SAVINGS BANKS.

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$12,592 97
From depositors, not including interest credited.....	77,687 22
From interest on loans, deposits and investments.....	13,204 36
From mortgages.....	12,125 00
From redemption of stocks.....	10,990 00
From all other sources, viz.: Johnstown sufferers.....	10 00
	<hr/>
	\$126,609 55

## PAYMENTS.

To depositors, including interest paid to them.....	\$83,562 29
For loans on bonds and mortgages.....	8,750 00
For current expenses of the bank, viz.: Salaries.....	\$950 00
For expenses of banking house or rent of banking rooms.....	175 00
For other expenses.....	101 29
	<hr/>
	1,226 29
Other payments, viz.: Johnstown sufferers.....	10 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	33,060 97
	<hr/>
	\$126,609 55

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,162
Number of accounts opened or reopened during the year 1889.....	189
Number of accounts closed during the year 1889.....	127
Total number of deposits received during the year 1889....	950
Total number of payments to depositors during the year 1889.....	742
Amount deposited during the year 1889, not including interest credited for that period.....	\$77,687 22
Amount withdrawn during the year 1889.....	83,562 29
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$3,776 03
January, 1890.....	3,840 85
	<hr/>
	7,616 88
Average amount of each account January 1, 1890.....	200 97
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or a surrogate.....	3,042 90

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

**89. WARWICK SAVINGS BANK, WARWICK.**

[Incorporated 1875.]

**JAMES H. HOLLY, President.****THOMAS BURT, Treasurer.****TRUSTEES.**

**JAMES H. HOLLY,**  
**WILLIAM L. OGDEN,**  
**JOHN SAYER,**  
**A. JAMES BURT,**

**CORNELIUS J. LAZEAR,**  
**JOHN ACKERMAN,**  
**THOMAS WELLING,**  
**WILLIAM J. SLY,**  
**CHARLES H. WILSON,**

**THOMAS BURT,**  
**SAMUEL PELTON,**  
**JAMES WISNER,**  
**JAMES E. WATERBURY.**

**FINANCIAL.****RESOURCES.**

**Bonds and mortgages.....** \$239,842 00  
**Stock investments, viz.:**

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
<b>United States.....</b>	\$2,034 37	\$2,000 00	\$2,540 00
<b>Cities in this State.....</b>	174,120 12	148,700 00	181,732 00
<b>Counties in this State.....</b>	5,220 63	4,500 00	5,310 00
<b>Towns in this State.....</b>	46,489 75	42,700 00	48,656 00
<b>Villages in this State.....</b>	23,190 00	22,200 00	25,006 00
<b>School district.....</b>	8,100 00	7,500 00	8,100 00
	<u>\$259,155 37</u>	<u>\$227,600 00</u>	<u>271,343 00</u>

271,343 00

**Cash on deposit in banks or trust companies.....** 41,892 40  
**Cash on hand.....** 38 19

**All other assets not included above, viz.:**

**Interest accrued.....** \$8,800 17  
**Saves and furniture, fixtures, estimated value.....** 600 00

9,400 17

\$562,515 76**LIABILITIES.****Amount due depositors, viz.:**

**Principal.....** \$506,740 52  
**Interest credited for the six months ending with  
 December 31, 1889.....** 9,115 32

\$515,855 84

**Surplus.....** 46,659 92

\$562,515 76**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

<b>Cash on hand and in banks or trust companies, January 1,          1889, before transactions of the day.....</b>	\$10,742 39
<b>From depositors, not including interest credited.....</b>	154,492 79
<b>From interest on loans, deposits and investments.....</b>	23,865 28
<b>From mortgages.....</b>	13,954 45
<b>From redemption of stocks.....</b>	3,700 00
<b>From stocks sold, par value, \$5,000; amount received there-          for.....</b>	6,380 82
<b>From all other sources, viz.:</b>	
<b>Insurance.....</b>	\$160 00
<b>Refunded and interest thereon.....</b>	7 51
	<u>167 51</u>
	<u>\$213,303 24</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$125,492 23
For loans on bonds and mortgages .....	8,150 00
For stocks and bonds, purchased, par value, \$33,500; cost, including premiums, commissions, etc.....	35,200 00
For interest (other than interest payments to depositors)...	461 02
For current expenses of the bank, viz.: Salaries.....	\$1,600 00
For expenses of banking house or rent of banking rooms.....	225 00
For other expenses.....	244 40
	2,069 40
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	41,930 59
	<u>\$213,303 24</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,765
Number of accounts opened or reopened during the year 1889 .....	283
Number of accounts closed during the year 1889.....	165
Total number of deposits received during the year 1889.....	1,760
Total number of payments to depositors during the year 1889.....	1,012
Amount deposited during the year 1889, not including interest credited for that period.....	\$154,492 79
Amount withdrawn during the year 1889.....	125,492 23
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$3,443 71
January, 1890.....	9,115 32
	17,559 03
Average amount of each account January 1, 1890.....	292 27
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## OSWEGO COUNTY.

## 90. FULTON SAVINGS BANK, FULTON.

[First street; incorporated 1871.]

ABRAHAM HOWE, *President.*

WILLIAM J. LOVEJOY, *Secretary.*

## TRUSTEES.

ABRAHAM HOWE,  
JOHN C. WELLS,  
EZRA S. HOGELAND,  
WILLIAM DEXTER,  
F. A. EMERICK,

J. W. PRATT,  
ARVIN RICE,  
GILES S. PIER,  
R. BRADSHAW,  
W. S. NELSON,

CHARLES G. BACON,  
W. D. PATTERSON,  
GEORGE M. CASE,  
A. EMERICK,  
WILLIAM J. LOVEJOY.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....			\$185,358 98
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$5,955 00	\$6,200 00	\$6,718 00
Towns in this State.....	67,134 00	63,400 00	71,845 00
Villages in this State.....	10,617 20	8,500 00	11,135 00
	<u>\$83,706 20</u>	<u>\$78,100 00</u>	<u>\$89,698 00</u>
			89,698 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$7,059 18
Banking house and lot, cost, \$8,128.33; estimated present value .....	8,128 33
Cash on deposit in banks or trust companies .....	34,453 85
Cash on hand .....	1,336 39
All other assets not included above, viz.:	
Land contract .....	\$10,133 94
Furniture and fixtures .....	1,000 00
Rents accrued .....	197 32
	<u>11,331 26</u>
	<u>\$337,365 99</u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$307,605 26
Interest credited for the six months ending with December 31, 1889 .....	5,728 97
	<u>\$313,334 23</u>
Other liabilities .....	44 10
Surplus .....	23,987 66
	<u>\$337,365 99</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$63,429 01
From depositors, not including interest credited .....	345,837 00
From interest on loans, deposits and investments .....	15,241 58
From rents from banking house .....	93 75
From rents from other real estate .....	8 15
From mortgages .....	8,599 65
From redemption of stocks .....	3,000 00
From loans repaid .....	9,404 06
From all other sources, viz.:	
Real estate sold .....	\$3,000 00
Safe .....	100 00
Sundry items .....	383 28
	<u>3,483 28</u>
	<u>\$449,096 48</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$337,750 60
For loans on bonds and mortgages .....	44,760 00
For loans on stocks and other securities .....	2,225 00
For stocks and bonds, purchased, par value, \$21,500; cost, including premiums, commissions, etc. ....	25,956 70
For interest (other than interest payments to depositors) ..	337 58
For current expenses of the bank, viz.:	\$1,800 00
For expenses of banking house or rent of banking rooms .....	98 18
For other expenses .....	195 22
	<u>2,093 40</u>
For taxes on real estate, except banking house .....	140 41
For repairs and other incidental expenses on real estate, except banking house .....	36 20
Other payments .....	6 35
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	35,790 24
	<u>\$449,096 48</u>



## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	1,837
Number of accounts opened or reopened during the year 1889.....	399
Number of accounts closed during the year 1889.....	378
Total number of deposits received during the year 1889....	4,751
Total number of payments to depositors during the year 1889.....	3,818
Amount deposited during the year 1889, not including interest credited for that period.....	\$345,837 00
Amount withdrawn during the year 1889.....	337,750 60
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$5,761 71
January, 1890.....	5,728 97
Credited at other periods.....	120 71
	11,611 39
Average amount of each account January 1, 1890.....	170 56
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## 91. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; incorporated 1889.]

BYRON DEWITT, *President.*

JOHN P. PHELPS, *Secretary.*

## TRUSTEES.

BYRON DEWITT,  
BENJAMIN MONGIN,  
AARON COLNOR,  
JOHN RATIGAN,

LEONARD AMES, JR.,  
ORSON H. BROWN,  
JOHN H. McCALLUM,  
OSCAR H. HASTINGS,  
HENRY H. LYMAN,

CHARLES H. BUTLER,  
RICHARD J. OLIPHANT,  
THOMAS P. KINGSFORD,  
JOHN SHEPARD FITCH.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$175,792 25
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
Cities in this State.....	\$212,757 00	\$174,700 00	\$246,403 00	
Towns in this State.....	314,940 00	312,300 00	331,916 00	
Villages in this State.....	85,325 00	84,500 00	89,250 00	
	\$613,022 00	\$571,500 00	\$667,569 00	667,569 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....				68,315 00
Banking house and lot, cost, \$48,951.18; estimated present value.....				15,000 00
Other real estate, cost, \$1,965.26; estimated present value..				2,000 00
Cash on deposit in banks or trust companies.....				24,766 03
Cash on hand.....				19,368 38
All other assets not included above, viz.:				
Interest accrued.....			\$17,859 98	
Rents accrued.....			415 15	
Land contracts.....			905 63	
				19,180 76

\$991,991 42

## LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$904,781 33	
Interest credited for the six months ending with December 31, 1889 .....	14,522 06	
		\$919,303 38
Expenses incurred but unpaid .....		252 46
Surplus .....		72,435 58
		<u>\$991,991 42</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$70,186 89
From depositors, not including interest credited .....	602,797 74
From interest on loans, deposits and investments .....	39,912 03
From rents from banking house .....	1,618 01
From rents from other real estate .....	199 98
From mortgages .....	20,407 00
From redemption of stocks .....	19,500 00
From loans repaid .....	68,575 37
From all other sources, viz. :	
Real estate sold .....	\$1,700 00
Sundries .....	390 70
	<u>2,090 70</u>
	<u>\$825,287 72</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$574,853 98
For loans on bonds and mortgages .....	37,099 25
For loans on stocks and other securities .....	82,369 10
For stocks and bonds, purchased, par value, \$56,500; cost, including premiums, commissions, etc .....	58,045 00
For interest (other than interest payments to depositors)...	399 86
For current expenses of the bank, viz. : Salaries .....	\$4,380 00
For expenses of banking house or rent of banking rooms .....	541 15
For other expenses .....	840 51
	<u>5,761 66</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	600 00
For taxes on real estate, except banking house .....	50 59
For repairs and other incidental expenses on real estate, except banking house .....	256 80
Other payments, viz. :	
Paid on account 5 per cent dividends to depositors of January 14, 1879 .....	\$21,117 07
Land contract .....	600 00
	<u>21,717 07</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	44,134 41
	<u>\$825,287 72</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	3,590
Number of accounts opened or reopened during the year 1889 .....	1,117
Number of accounts closed during the year 1889 .....	970
Total number of deposits received during the year 1889 ....	8,587

## REPORT ON SAVINGS BANKS.

Total number of payments to depositors during the year 1889.....	8,197
Amount deposited during the year 1889, not including interest credited for that period.....	\$602,797 74
Amount withdrawn during the year 1889.....	574,853 98
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$13,943 28
January, 1890.....	14,522 06
Credited at other periods.....	735 89
	29,201 02
Average amount of each account January 1, 1890.....	256 07
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,967 00
Rate per cent of dividends or interest to depositors during the year 1889, 3½ per cent.	

## 92. OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[Corner East First and Bridge streets; incorporated 1870.]

JOHN B. EDWARDS, *President*.A. H. FAILING, *Secretary*.

## TRUSTEES.

OZRO M. BOND,  
S. MORTIMER COON,  
DANIEL L. COUCH,  
BENJAMIN DOOLITTLE,  
JOHN B. EDWARDS,

ALONZO H. FAILING,  
OREN F. GAYLORD,  
JAMES F. HERRICK,  
JOSEPH B. LATHROP,  
DEWITT C. LITTLEJOHN,  
ALANSON S. PAGE,

CHARLES RHODES,  
BENJAMIN S. STONE,  
BENJAMIN C. TURNER,  
JULES WENDELL,  
MANNISTER WORTS.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$258,985 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$73,298 00	\$70,700 00	\$77,580 00
Towns in this State.....	186,117 48	183,599 98	184,257 48
Villages in this State.....	555 00	500 00	520 00
	<u>\$259,970 48</u>	<u>\$254,799 98</u>	<u>\$262,357 48</u>

262,357 48

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....	11,550 26
Other real estate, cost \$1,837; estimated present value.....	1,799 42
Cash on deposit in banks or trust companies.....	55,184 10
Cash on hand.....	5,459 05
All other assets not included above, viz.:	
Interest accrued.....	\$11,880 66
Bills receivable.....	2,000 00
Furniture and fixtures.....	1,700 00
Taxes and insurance.....	317 58
	15,898 24
	<u>\$611,233 55</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$544,720 71
Interest credited for the six months ending with December 31, 1889.....	8,670 16
	\$553,390 87
Expenses incurred but unpaid.....	123 35
Surplus.....	57,719 35
	<u>\$611,233 57</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$88,587 06
From depositors, not including interest credited .....	408,462 71
From interest on loans, deposits and investments .....	31,054 07
From rents from other real estate .....	62 50
From mortgages .....	38,490 00
From redemption of stocks .....	31,700 00
From loans repaid .....	29,424 74
From all other sources, viz.:	
Real estate sold .....	\$918 75
Sundries .....	110 15
	<hr/> 1,028 90
	<hr/> \$628,809 98

## PAYMENTS.

To depositors, including interest paid to them .....	\$449,493 22
For loans on bonds and mortgages .....	45,125 00
For loans on stocks and other securities .....	12,500 00
For stocks and bonds purchased, par value, \$53,999.98; cost, including premiums, commissions, etc. ....	54,233 59
For current expenses of the bank, viz.: Salaries .....	\$3,600 00
For expenses of banking house or rent of banking rooms .....	500 00
For other expenses .....	521 58
	<hr/> 4,621 58
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	1,837 00
For taxes on real estate, except banking house .....	13 86
For repairs and other incidental expenses on real estate, except banking house .....	5 00
Other payments, viz.: Taxes and insurance .....	337 58
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	60,643 15
	<hr/> \$628,809 98

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	2,157
Number of accounts opened or reopened during the year 1889 .....	741
Number of accounts closed during the year 1889 .....	692
Total number of deposits received during the year 1889 .....	4,469
Total number of payments to depositors during the year 1889 .....	4,070
Amount deposited during the year 1889, not including interest credited for that period .....	\$408,462 71
Amount withdrawn during the year 1889 .....	449,493 22
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$3,592 75
January, 1890 .....	8,670 16
Paid but not credited at other periods .....	594 72
	<hr/> 17,857 63
Average amount of each account January 1, 1890 .....	261 19
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,159 09
Number of such accounts which exceeded \$3,000 .....	

Rate per cent of dividends or interest to depositors during the year 1889,  
 $3\frac{1}{4}$  per cent.

## PUTNAM COUNTY.

## 93. PUTNAM COUNTY SAVINGS BANK, BREWSTERS.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, *President.*A. F. LOBDELL, *Secretary.*

## TRUSTEES.

GEORGE HINE,  
JOHN S. ENO,  
A. D. FREER,  
JAMES K. SMITH,  
RICHARD HAMPTON,

WARREN S. PADDOCK,  
ALEXANDER F. LOBDELL,  
WILLIAM T. GANUNG,  
ODLE CLOSE,

J. W. DYKEMAN,  
STEBBINS B. QUICK,  
BENJAMIN D. EVERETT,  
WILLIAM E. SMITH,  
WILLIAM H. FOWLER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....				\$96,265	00
Stock investments, viz.:					
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>		
State of New Jersey .....	\$2,330 00	\$2,000 00	\$2,330 00		
Cities in this State .....	45,788 50	38,500 00	45,896 00		
Towns in this State .....	23,570 00	22,500 00	24,320 00		
	<u>\$71,688 50</u>	<u>\$63,000 00</u>	<u>\$72,546 00</u>		
				72,546	00
Cash on deposit in banks or trust companies .....				31,554	66
All other assets not included above .....				22,784	50
				<u>\$223,150</u>	<u>1 6</u>

## LIABILITIES.

Amount due depositors, viz.:					
Principal .....			\$188,378 31		
Interest credited for the six months ending with December 31, 1889 .....			3,028 43		
				\$191,406	74
Surplus .....				31,743	42
				<u>\$223,150</u>	<u>1 6</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$28,140	33
From depositors, not including interest credited .....	58,213	44
From interest on loans, deposits and investments .....	9,348	57
From rents from other real estate .....	212	50
From mortgages .....	7,050	00
From redemption of stocks .....	500	00
From all other sources, viz.: From securities pledged by defaulting secretary .....	1,000	00
	<u>\$104,464</u>	<u>84</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$44,364	25
For loans on bonds and mortgages .....	20,200	00
For stocks and bonds, purchased, par value, \$5,000; cost, including premiums, commissions, etc. ....	6,530	00
For interest (other than interest payments to depositors) ..	89	91

# QUEENS COUNTY.

203

For current expenses of the bank, viz.: Salaries.....	\$1,125 00	
For expense of banking house or rent of banking rooms.....	601 02	
		\$1,726 02
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		31,554 66
		<u>\$104,464 84</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	859
Number of accounts opened or reopened during the year 1889.....	206
Number of accounts closed during the year 1889.....	120
Total number of deposits received during the year 1889.....	897
Total number of payments to depositors during the year 1889.....	458
Amount deposited during the year 1889, not including interest credited for that period.....	\$58,213 44
Amount withdrawn during the year 1889.....	44,364 25
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$2,819 36
January, 1890.....	3,028 43
	5,847 79
Average amount of each account January 1, 1890.....	222 82
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1889, 3 per cent.

# QUEENS COUNTY.

## 94. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Second avenue; incorporated 1872.]

WILLIAM PAULY, *President.*

FERDINAND A. REUSS, *Secretary.*

### TRUSTEES.

HERMAN FUNKE,  
WILLIAM PAULY,  
GEORGE L. GILLETTE,  
HUGO FUNKE,  
EMIL GREEF,

A. D. SCHLESINGER,  
ANTON ROESINGH,  
HERMAN SCHLEICHER,  
FERDINAND A. REUSS,

HERMAN FUNKE, JR.,  
CHARLES GRELL,  
FREDERICK GEBBIG,  
FERDINAND MARTENS,  
BERNHARDT GREEF.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages.....	\$224,800 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$16,812 88	\$15,000 00	\$15,675 00
State of Missouri.....	36,415 83	35,000 00	35,525 00
Towns in this State.....	6,335 00	6,000 00	6,180 00
Villages in this State.....	70,760 00	67,300 00	87,853 00
	<u>\$130,323 71</u>	<u>\$123,300 00</u>	<u>\$145,233 00</u>

145,233 00

Cash on deposit in banks or trust companies.....	31,412 15
Cash on hand.....	8,134 69

All other assets not included above, viz.:

Loan to village of College Point.....	\$1,666 67
Interest accrued.....	2,279 32
Furniture and fixtures.....	500 00

4,445 99

\$414,025 83

## REPORT ON SAVINGS BANKS.

## LIABILITIES

Amount due depositors, viz. :

Principal .....	\$351,960 14	
Interest credited for the six months ending with December 31, 1889 .....	5,799 44	
		\$357,759 58
Surplus .....		56,266 25
		<u>\$414,025 83</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$37,807 19	
From depositors, not including interest credited .....	129,209 96	
From interest on loans, deposits and investments .....	16,499 62	
From mortgages .....	17,146 67	
From redemption of stocks .....	2,000 00	
From all other sources, viz. : Real estate sold .....	3,000 00	
		<u>\$205,663 44</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$125,419 16	
For loans on bonds and mortgages .....	38,900 00	
For current expenses of the bank, viz. : Salaries .....	\$1,400 00	
For expenses of banking house or rent of banking rooms .....	200 00	
For other expenses .....	197 44	
		1,797 44
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	39,546 84	
		<u>\$205 663 44</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	1,357	
Number of accounts opened or reopened during the year 1889 .....	287	
Number of accounts closed during the year 1889 .....	161	
Total number of deposits received during the year 1889 .....	1,719	
Total number of payments to depositors during the year 1889 .....	92	
Amount deposited during the year 1889, not including interest credited for that period .....	\$129,209 96	
Amount withdrawn during the year 1889 .....	125,419 16	
Amount of interest credited and paid for the year 1889, viz. :		
July, 1889 .....	\$5,626 06	
January, 1890 .....	5,799 44	
		11,425 50
Average amount of each account January 1, 1890 .....	263	
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,214	
Number of such accounts which exceeded \$3,000 .....	2	

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

95. JAMAICA SAVINGS BANK, JAMAICA.

[Fulton street; incorporated 1850.]

AARON A. DeGRAUW, *President.*

MORRIS FOSDICK, *Treasurer.*

TRUSTEES.

MORRIS FOSDICK,  
JOHN H. BRINKERHOFF,  
JOHN H. SUTPHIN,  
STARR EDWARDS,  
JOHN E. BACKUS,

AARON A. DeGRAUW,  
GEORGE L. PECK,  
STEPHEN RYDER,  
WILLIAM A. WARNOCK,

DANIEL SMITH,  
LEWIS I. FOSDICK,  
J. TYLER WATTS,  
JOHN B. FOSDICK,  
GEORGE DURLAND.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$417,150 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$10,062 50	\$10,000 00	\$12,900 00
District of Columbia.....	10,369 38	10,000 00	12,100 00
State of Missouri.....	10,124 01	10,000 00	10,900 00
Cities in this State.....	30,017 09	30,000 00	31,600 00
Counties in this State.....	204,000 00	204,000 00	206,440 00
Towns in this State.....	31,386 53	29,500 00	31,694 00
	<u>\$295,959 51</u>	<u>\$293,500 00</u>	<u>\$305,634 00</u>

305,634 00

Banking house and lot, cost, \$9,805.98; estimated present  
value..... 9,805 98  
Cash on deposit in bank or trust companies..... 178,980 52  
Cash on hand..... 3,971 00  
All other assets not included above..... 11,734 63

\$927,276 13

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$907,908 02  
Interest credited for the six months ending with  
December 31, 1889..... 13,726 28

\$821,634 30  
105,641 83

Surplus .....  
\$927,276 13

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$214,282 37  
From depositors, not including interest credited..... 336,778 89  
From interest on loans, deposits and investments..... 36,319 84  
From rents from banking house..... 200 00  
From mortgages..... 96,280 08  
From redemption of stocks..... 21,792 80  
\$705,653 98

PAYMENTS.

To depositors, including interest paid to them..... \$345,106 83  
For loans on bonds and mortgages..... 99,400 00  
For stocks and bonds, purchased, par value, \$76,500; cost,  
including premiums, commissions, etc..... 76,500 00



## REPORT ON SAVINGS BANKS.

For current expenses of the bank viz.: Salaries.....	\$1,470 00	
For expenses of banking house or rent of banking rooms.....	13 10	
For other expenses.....	189 14	
		<b>\$1,672 24</b>
Other payments .....		23 39
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....		182,951 52
		<b>\$705,653 98</b>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	2,268
Number of accounts opened or reopened during the year 1889 .....	310
Number of accounts closed during the year 1889 .....	260
Total number of deposits received during the year 1889....	2,257
Total number of payments to depositors during the year 1889 .....	2,258
Amount deposited during the year 1889, not including interest credited for that period.....	\$336,778 89
Amount withdrawn during the year 1889.....	345,106 83
Amount of interest credited and paid for the year 1889, viz.: July, 1889 .....	\$13,057 19
January, 1890.....	13,726 28
	<b>26,783 47</b>
Average amount of each account January 1, 1890.....	362 27
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	6,516 11
Number of such accounts which exceeded \$3,000 .....	22

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 4 per cent.

## 96. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[Jackson avenue and Third street, incorporated 1875.]

SYLVESTER GRAY, *President.*

J. HARVEY SMEDLEY, *Secretary.*

## TRUSTEES.

SYLVESTER GRAY,  
D. S. JONES,  
C. A. THOMPSON,  
JOHN B. WOODRUFF,  
G. W. WILLIAMS,

JOHN APPLETON,  
W. J. BURNETT,  
JAMES CORWITH,  
J. H. LIVINGSTON,

H. M. THOMAS,  
A. T. PAYNE,  
GEORGE PETRY,  
C. W. HALLETT,  
J. H. SMEDLEY.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....			\$214,005 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Cities in this State.....	\$136,075 65	\$132,500 00	\$154,175 00
Towns in this State.....	4,089 92	4,000 00	4,000 00
	<b>\$140,165 57</b>	<b>\$136,500 00</b>	<b>\$158,175 00</b>
			158,175 00

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$765 00
Cash on deposit in banks or trust companies .....	27,286 11
Cash on hand.....	3,044 73
All other assets not included above, viz.:	

Interest accrued.....	\$4,296 77
Furniture and fixtures.....	950 00

5,246 77

\$408,522 61

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$362,716 73
Interest credited for the six months ending with December 31, 1889 .....	5,374 17

\$368,090 90  
40,431 71

Surplus .....

\$408,522 61

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$17,848 36
From depositors, not including interest credited .....	500,772 44
From interest on loans, deposits or investments.....	18,093 61
From mortgages.....	22,425 00
From redemption of stocks.....	6,500 00
From loans repaid.....	9,640 00
	<u>\$575,279 41</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$411,997 41
For loans on bonds and mortgages.....	87,950 00
For loans on stocks and other securities.....	7,350 00
For stocks and bonds, purchased, par value, \$32,500; cost, including premiums, commissions, etc.....	34,689 25
For current expenses of the bank, viz.: Salaries.....	\$1,604 67
For expenses of banking house or rent of banking rooms.....	420 00
For other expenses.....	330 65
	<u>2,355 32</u>
Other payments, viz.: Interest accrued.....	606 59
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	30,330 84
	<u>\$575,279 41</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	5,830
Number of accounts opened or reopened during the year 1889.....	1,914
Number of accounts closed during the year 1889.....	687
Total number of deposits received during the year 1889.....	18,287
Total number of payments to depositors during the year 1889, Amount deposited during the year 1889, not including interest credited for that period.....	5,262
Amount withdrawn during the year 1889.....	\$500,772 44
	411,997 41

Amount of interest credited and paid for the year 1889, viz.:

July, 1889.....	\$4,600 91
January, 1890.....	5,374 17

\$9,975 08

Average amount of each account January 1, 1890.....

63 13

Largest amount due any one depositor January 1, 1890,  
exclusive of interest and of any deposits made by order  
of a court of record, or of a surrogate.....

3,369 00

Number of such accounts which exceeded \$3,000 .....

3

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

### 97. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[Incorporated 1859.]

HENRY CLEMENT, *President.*

J. M. FRANKLIN, *Secretary.*

#### TRUSTEES.

HENRY CLEMENT,  
HENRY A. BOGART,  
J. ROEMER,  
GEORGE POPLÉ,  
ISAAC BLOODGOOD,

CHARLES B. WILLIAMS,  
J. H. LEVER,  
THOMAS ELLIOTT,  
A. K. P. DENNETT,

JOSEPH DYKES,  
HENRY I. BOGART,  
M. D. GOULD,  
L. M. FRANKLIN,  
HENRY CARPENTER.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages..... \$318,050 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
District of Columbia .....	\$34,650 00	\$40,000 00	\$44,960 00
State of Colorado.....	45,657 00	43,371 24	50,124 59
Cities in this State.....	3,960 00	4,000 00	4,400 00
Towns in this State .....	8,124 50	8,000 00	8,060 00
Villages in this State .....	65,597 88	51,000 00	66,874 25
School district .....	650 00	500 00	650 00
	<u>\$158,639 38</u>	<u>\$146,871 24</u>	<u>\$175,068 84</u>

175,068 84

Banking house and lot, cost, \$40,593.45; estimated present  
value.....

30,000 00

Other real estate, cost, \$64,629.27; estimated present value.....

73,500 00

Cash on deposit in banks or trust companies .....

80,823 08

Cash on hand.....

5,196 83

All other assets not included above, viz.: Interest accrued,

6,217 23

\$688,855 97

##### LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$581,455 69
Interest credited for the six months ending December 31, 1889 .....	8,892 35

\$590,348 04

98,507 93

Surplus .....

\$688,855 97

# QUEENS COUNTY.

209

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Amount on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$67,026 40
Amount from depositors, not including interest credited.....	161,887 67
Amount from interest on loans, deposits and investments.....	26,013 69
Amount from rents from banking house.....	1,580 37
Amount from rents from other real estate.....	3,308 62
Amount from mortgages.....	39,250 00
Amount from redemption of stocks.....	3,093 99
Amount from all other sources, viz.: Real estate sold.....	1,500 00
	<hr/>
	\$303,660 74
	<hr/>

### PAYMENTS.

Amount paid to depositors, including interest paid to them.....	\$174,648 59
Amount paid on bonds and mortgages.....	10,000 00
Amount paid on stocks and bonds, purchased, par value, \$25,010.28; interest, including premiums, commissions, etc.....	25,910 74
Amount paid on interest (other than interest payments to depositors).....	850 49
Amount for current expenses of the bank, viz.: Salaries.....	\$2,649 94
Amount for expenses of banking house or rent of banking rooms.....	781 99
Amount for other expenses.....	579 41
	<hr/>
Amount paid on taxes on real estate, except banking house.....	4,011 34
Amount paid on repairs and other incidental expenses on real estate, except banking house.....	866 18
Amount paid on amount on hand and in banks or trust companies, December 1, 1889, after transactions of the day.....	1,353 49
	<hr/>
	86,019 91
	<hr/>
	\$303,660 74
	<hr/>

### STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	2,538
Number of accounts opened or reopened during the year 1889.....	352
Number of accounts closed during the year 1889.....	256
Total number of deposits received during the year 1889.....	2,112
Total number of payments to depositors during the year 1889.....	1,715
Amount deposited during the year 1889, not including interest credited for that period.....	\$161,887 67
Amount withdrawn during the year 1889.....	174,648 59
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$3,820 30
January, 1890.....	8,892 35
	<hr/>
Average amount of each account January 1, 1890.....	17,712 65
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	232 60
Number of such accounts which exceeded \$3,000.....	5,087 69
	<hr/>
	9

Rate per cent of dividends or interest to depositors during the year 1889,  
3 1/4 per cent.

**98. ROSLYN SAVINGS BANK, ROSLYN.**

[Incorporated 1876.]

SOLOMON S. JACKSON, *President.*JAMES R. WILLETS, *Treasurer.***TRUSTEES.**

BENJAMIN D. HICKS,  
DANIEL BOGART,  
JAMES R. WILLETS,  
ISAAC H. COCKS,  
DANIEL UNDERHILL,  
DANIEL A. CORNELL,  
WILLIAM J. WILLIS,  
SOLOMON S. JACKSON,

JOHN S. HICKS,  
JOHN M. CLARK,  
RICHARD M. BOWNE,  
THOMAS MOTT,  
JOHN S. MORRELL,  
SAMUEL I. UNDERHILL,  
GEORGE P. TITUS,  
FREDERICK E. WILLETS,  
JOHN T. WOOLEY,

G. I. GARRETSON,  
THOMAS W. ALBERTSON,  
HENRY M. W. EASTMAN,  
W. WALLACE KIRBY,  
AUGUSTUS DENTON,  
ELBERT H. BOGART,  
JOSEPH H. BOGART,  
EDWARD WILLETS.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$119,250 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$10,151 98	\$10,000 00	\$12,600 00
Cities in this State .....	29,776 60	24,000 00	29,541 60
Counties in this State .....	1,140 00	1,000 00	1,000 00
Towns in this State .....	9,036 25	8,500 00	9,306 25
Villages in this State .....	10,910 63	9,000 00	10,115 63
	<u>\$61,015 46</u>	<u>\$52,500 00</u>	<u>\$62,563 48</u>

Cash on deposit in banks or trust companies ..... 62,563 48  
Cash on hand..... 26,180 38  
All other assets not included above, viz. : 50 00

Interest accrued..... \$2,341 11  
Fixtures..... 50 00

2,391 11

\$210,434 97**LIABILITIES.****Amount due depositors, viz. :**

Principal..... \$191,013 22  
Interest credited for the six months ending with  
December 31, 1889 ..... 2,982 93

\$193,996 15

Surplus ..... 16,438 82

\$210,434 97**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day ..... \$34,043 06  
From depositors, not including interest credited ..... 76,419 99  
From interest on loans, deposits and investments..... 9,287 08  
From mortgages ..... 6,950 00  
From redemption of stocks..... 2,000 00

\$128,700 07**PAYMENTS.**

To depositors, including interest paid to them..... \$69,475 38  
For loans on bonds and mortgages ..... 18,800 00  
For stocks and bonds purchased, par value \$11,000; cost,  
including premiums, commissions, etc..... 13,970 98

# RENSSELAER COUNTY.

211

For current expenses of the bank, viz.: Salaries.....	\$537 50	
For expenses of banking house or rent of banking rooms .....	50 00	
For other expenses.....	35 80	
		\$622 70
Other payments .....		200 68
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		26,230 38
		<u>\$128,700 07</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	755
Number of accounts opened or reopened during the year 1889 .....	128
Number of accounts closed during the year 1889 .....	54
Total number of deposits received during the year 1889 ....	754
Total number of payments to depositors during the year 1889 .....	385
Amount deposited during the year 1889, not including interest credited for that period.....	\$76,419 93
Amount withdrawn during the year 1889.....	69,475 33
Amount of interest credited and paid for the year 1889, viz.:	
Error in interest reported January 1, 1889.....	\$31 92
July, 1889.....	2,841 66
January, 1890.....	2,982 93
	<u>5,856 51</u>
Average amount of each account January 1, 1890.....	254 32
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.

# RENSSELAER COUNTY.

## 99. MANUFACTURERS' SAVINGS BANK, TROY.

[Junction of King and River streets; incorporated 1857.]

GEORGE P. IDE, *President.*

S. O. GLEASON, *Secretary.*

## FINANCIAL.

### RESOURCES.

Cash on deposit in banks or trust companies.....	\$443 27
--	----------

### LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$432 90
Interest credited for the six months ending with December 31, 1889 .....	6 41
	<u>\$439 31</u>
Surplus .....	3 96
	<u>\$443 27</u>

## REPORT ON SAVINGS BANK.

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$435 51
From interest on loans, deposits and investments.....	12 76
	<hr/>
	\$448 27
	<hr/>

## PAYMENTS.

For expenses .....	\$5 00
Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day.....	443 27
	<hr/>
	\$448 27
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$6 35
January, 1890.....	6 41
	<hr/>
	\$12 76
Average amount of each account January 1, 1890 .....	87 86
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	100 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1889, 3 per cent.

## 100. STATE SAVINGS BANK OF TROY.

[20 First street; incorporated 1886.]

WILLARD GAY, *President.*

JULIUS S. HAWLEY, *Secretary.*

## TRUSTEES.

RALPH J. STARKS,  
WILLARD GAY,  
EBENEZER WARNER,  
THOMAS COLWILL,

HENRY INGRAM,  
LUTHER R. GRAVES,  
TOM S. WOTKINS,  
WILLARD F. GAY,  
R. EDSON STARKS,

LYMAN R. AVERY,  
JOHN J. JOSLIN,  
ALBERT E. BONSTEEL,  
JULIUS S. HAWLEY.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$45,300
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$7,520 02	\$7,520 02	\$7,520 02
Counties in this State .....	10,000 00	10,000 00	10,000 00
	<hr/>	<hr/>	<hr/>
	\$17,520 02	\$17,520 02	\$17,520 02

Cash on deposit in banks or trust companies.....	17.
All other assets not included above, viz. : Interest accrued.	12
	1
	<hr/>
	\$77
	<hr/>

LIABILITIES.

Amount due depositors, viz. :

Principal .....	\$73,668 02	
Interest credited for the six months ending with December 31, 1889.....	1,008 13	
		\$74,676 75
Surplus .....		1,226 64
		<u>\$75,903 39</u>

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day.....	\$12,065 30
From depositors, not including interest credited .....	32,254 84
From interest on loans, deposits and investments .....	2,029 59
From mortgages.....	6,100 00
From redemption of stocks.....	11,567 75
	<u>\$64,017 48</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$31,930 60
For loans on bonds and mortgages .....	4,700 00
For stocks and bonds purchased, par value, \$15,353.20; cost, including premiums, commissions etc .....	15,353 20
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	12,033 68
	<u>\$64,017 48</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	225
Number of accounts opened or reopened during the year 1889.....	93
Number of accounts closed during the year 1889 .....	52
Total number of deposits received during the year 1889....	366
Total number of payments to depositors during the year 1889.....	111
Amount deposited during the year 1889, not including interest credited for that period.....	\$32,254 24
Amount withdrawn during the year 1889.....	31,930 60
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889.....	\$952 59
January, 1890.....	1,008 13
	1,960 72
Average amount of each account, January 1, 1890....	331 89
Largest amount due any one depositor, January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,062 10
Number of such accounts which exceeded \$3,000,.....	1

Rate per cent of dividends or interest to depositors during the year 1889,  
3 per cent.



## 101. TROY SAVINGS BANK, TROY.

[Corner Second and State streets; incorporated 1823.]

DERICK LANE, *President*.CHARLES E. HANAMAN, *Treasurer*.

## TRUSTEES.

DERICK LANE.  
CHARLES B. RUSSELL,  
GEORGE H. CRAMER,  
WILLIAM A. THOMPSON,  
WALTER P. WARREN,  
THOMAS W. LOCKWOOD,  
HENRY C. LOCKWOOD,

WILLIAM H. DOUGHTY,  
JOHN A. MANNING,  
NORMAN B. SQUIRES,  
EDWARD C. GALE,  
CHARLES W. TILLINGHAST,  
DERICK L. BOARDMAN,

SAMUEL B. SANFORD,  
JOHN M. CORLINS,  
HENRY B. DAUCHY,  
GEORGE A. STONE,  
JOHN WOOL GRISWOLD,  
FRANCIS N. MANN, JR.,  
DENNIS J. WHELAN.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$831,943 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$2,431,916 00	\$2,050,000 00	\$2,603,500 00
State of Missouri .....	104,750 00	100,000 00	116,500 00
State of Indiana .....	50,975 00	50,000 00	50,750 00
State of Connecticut .....	36,334 00	35,000 00	36,312 50
Cities in this State .....	1,778,688 68	1,702,778 96	1,954,646 39
Counties in this State .....	352,668 35	326,000 00	380,386 25
Towns in this State .....	20,127 99	19,007 00	19,431 73
Villages in this State .....	116,367 50	109,000 00	117,640 00
	<u>\$4,891,827 52</u>	<u>\$4,391,785 96</u>	<u>\$5,279,166 87</u>

5,279,166 87

Banking house and lot, cost, \$506,675; estimated present value .....

140,000 00

Cash on deposit in banks or trust companies .....

168,550 17

Cash on hand .....

33,739 26

All other assets not included above, viz.:

Interest accrued .....	\$65,154 05
Tax sale certificates .....	1,227 64
Accrued rents .....	650 25
Real estate sold .....	1,500 00

68,537 94

\$6,521,937 24

## LIABILITIES.

Amount due depositors .....

\$5,035,041 21

Other liabilities, viz.:

Interest accrued .....	\$35,512 04
Expenses incurred but unpaid .....	4,263 03

39,775 07

Surplus .....

1,447,120 96

\$6,521,937 24

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$182,789	10
From depositors, not including interest credited .....	1,194,937	23
From interest on loans, deposits and investments .....	245,872	96
From rents from banking house ..	6,799	45
From mortgages .....	46,750	00

# RENSSELAER COUNTY.

215

From redemption of stocks.....	\$159,286 33
From stocks sold, par value, \$100,000; amount received therefor.....	126,300 00
From all other sources .....	2,383 68
	<hr/>
	\$1,965,118 75

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,371,997 81
For loans on bonds and mortgages .....	196,100 00
For stocks and bonds purchased, par value, \$161,000; cost, including premiums, commissions, etc .....	166,281 50
For interest (other than interest payments to depositors)...	1,143 77
For current expenses of the bank, viz.: Salaries.....	\$12,799 98
For expenses of banking house or rent of banking rooms.....	10,935 37
For other expenses.....	2,861 93
	<hr/>
	26,587 28
Other payments .....	718 96
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	202,289 43
	<hr/>
	\$1,965,118 75

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	14,866
Number of accounts opened or reopened during the year 1889 .....	2,814
Number of accounts closed during the year 1889.....	3,020
Total number of deposits received during the year 1889 ....	22,729
Total number of payments to depositors during the year 1889 .....	15,585
Amount deposited during the year 1889, not including interest credited for that period.....	\$1,194,937 23
Amount withdrawn during the year 1889.....	1,371,997 81
Amount of interest credited and paid for the year 1889, viz.:	
April 3, 1889.....	\$71,673 80
October 3, 1889.....	71,159 45
	<hr/>
	142,833 25
Average amount of each account January 1, 1890.....	338 69
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,014 00
Number of such accounts which exceeded \$3,000 .....	1

Rate per cent of dividends or interest to depositors during the year 1889,  
3 per cent.

## RICHMOND COUNTY.

102. RICHMOND COUNTY SAVINGS BANK, WEST  
NEW BRIGHTON.

[Richmond terrace; organized 1886.]

JOHN WESTBROOK, *President.*STEPHEN D. SIMONSON, *Secretary.*

## TRUSTEES.

JOHN WESTBROOK,  
MONROE ECKSTEIN,  
RICHARD L. H. FINCH,  
PAUL KUHNE,  
EDWARD P. DOYLE,JACOB T. HOUSMAN,  
ROBERT MOORE,  
OTTO AHLMANN,  
JOHN H. MATTHIUS,  
JOHN FROING,  
CHARLES E. GRIFFITH,CHARLES W. HUNT,  
STEPHEN D. SIMONSON,  
D. F. CORNELL,  
SAMUEL A. ROBINSON,  
WILLIAM L. SEXTON.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....				\$24,025 00
Stock investments, viz.:				
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Towns in this State.....	\$1,500 00	\$1,500 00	\$1,500 00	
School district.....	13,267 26	12,600 00	13,267 26	
	<u>\$14,767 26</u>	<u>\$14,100 00</u>	<u>\$14,767 26</u>	
Cash on deposit in banks or trust companies .....				14,767 26
Cash on hand.....				3,066 19
All other assets not included above, viz.:				1,458 93
Interest accrued.....			\$371 43	
Furniture and fixtures.....			1,627 74	
				<u>1,899 15</u>
				<u>\$45,216 55</u>

## LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$44,131 02	
Interest credited for the six months ending with December 31, 1889.....		421 13	
			\$44,552 15
Surplus .....			664 40
			<u>\$45,216 55</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$13,128	50
From depositors, not including interest credited .....	76,514	78
From interest on loans, deposits and investments .....	1,403	16
From mortgages.....	800	00
From stocks sold, par value, \$750; amount received therefor.....	795	00
From all other sources, viz.: Advanced by trustees.....	1,935	00
	<u>\$94,575</u>	<u>44</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$61,541	28
For loans on bonds and mortgages.....	9,450	00
For stocks and bonds, purchased, par value, \$14,100; cost, including premiums, commissions, etc.....	14,767	26

# **RICHMOND COUNTY.**

217

For current expenses of the bank, viz.: Salaries.....	\$1,332 63	
For expenses of banking house or rent of banking rooms.....	700 00	
For other expenses .....	732 41	
		\$2,765 04
Other payments, viz.:		
Interest accrued.....	\$1,258 60	
Furniture and fixtures.....	269 14	
		1,527 74
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		4,525 12
		<u>\$94,576 44</u>

## **STATISTICAL INFORMATION.**

Number of open accounts, January 1, 1890.....	369
Number of accounts opened or reopened during the year 1889.....	199
Number of accounts closed during the year 1889.....	115
Total number of deposits received during the year 1889....	1,104
Total number of payments to depositors during the year 1889.....	855
Amount deposited during the year 1889, not including interest credited for that period.....	\$76,514 78
Amount withdrawn during the year 1889.....	61,541 28
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$322 58
January, 1890.....	421 13
	743 71
Average amount of each account January 1, 1890.....	120 73
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	2,944 01

Rate per cent of dividends or interest to depositors during the year 1889, 3 per cent.

## **103. STATEN ISLAND SAVINGS BANK, STAPLETON.**

[Bay street; incorporated 1864.]

ADOLPH L. KING, *President.*

HERMAN C. HAGEDORN, *Cashier.*

### **TRUSTEES.**

LEWIS H. MEYER,  
ADOLPH C. KING,  
CHARLES F. ZENTGRAF,  
CHARLES L. GUNN,  
LOUIS BENZIGER,

JOSEPH LEDERLE,  
GEORGE S. SCOTFIELD,  
GEORGE H. DAILEY,  
WILLY SONNTAG,  
WILLIAM H. CLARK,  
RICHARD SIDENBURG,

AUGUST HORMMANN,  
SAMUEL BOWNE,  
EDWARD C. BRIDGMAN,  
PETER McQUADE,  
JOHN C. SIEMER.

### **FINANCIAL.**

#### **RESOURCES.**

Bonds and mortgages.....				\$304,550 00
Stock investments, viz.:				
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$50,031 25	\$50,000 00	\$63,000 00	
State of Missouri.....	56,000 00	56,000 00	56,560 00	
Cities in this State.....	18,045 00	18,000 00	23,950 00	
Counties in this State.....	217,048 30	215,000 00	225,360 00	
Towns in this State.....	31,555 00	24,500 00	31,520 00	
School district.....	9,000 00	9,000 00	9,320 00	
	<u>\$381,679 55</u>	<u>\$372,500 00</u>	<u>\$409,710 00</u>	409,710 00

Cash on deposit in banks or trust companies.....	\$21,202 21
Cash on hand.....	10,743 74
All other assets not included above.....	12,870 71
	<hr/>
	\$759,076 66
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$643,160 30
Interest credited for the six months ending with December 31, 1889.....	8,265 85
	<hr/>
	\$651,426 15
Surplus .....	107,650 51
	<hr/>
	\$759,076 66
	<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$51,241 09
From depositors, not including interest credited.....	296,963 55
From interest on loans, deposits and investments.....	29,358 71
From rents from other real estate.....	51 00
From mortgages.....	17,050 00
From redemption of stocks.....	10,700 00
From loans repaid.....	50,000 00
From all other sources, viz.:	
Real estate sold.....	\$2,820 00
Taxes repaid.....	19 36
	<hr/>
	2,839 36
	<hr/>
	\$458,203 71
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$227,699 30
For loans on bonds and mortgages .....	27,400 00
For loans on stocks and other securities.....	50,000 00
For stocks and bonds, purchased, par value, \$113,500; cost, including premiums, commissions, etc.....	114,870 00
For interest (other than interest payments to depositors)...	598 89
For current expenses of the bank, viz.: Salaries.....	\$3,600 00
For expenses of banking house or rent of banking rooms.....	750 00
For other expenses.....	617 60
	<hr/>
	4,967 60
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	279 75
For taxes on real estate, except banking house.....	169 72
For repairs and other incidental expenses on real estate, except banking house.....	95 50
Other payments .....	177 00
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	31,945 95
	<hr/>
	\$458,203 71
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,043
Number of accounts opened or reopened during the year 1889 .....	521
Number of accounts closed during the year 1889.....	340
Total number of deposits received during the year 1889....	3,960

# SCHENECTADY COUNTY.

219

total number of payments to depositors during the year 1889 .....	2,808
amount deposited during the year 1889, not including interest credited for that period.....	\$296,963 55
amount withdrawn during the year 1889.....	227,699 30
amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$7,653 72
January, 1890.....	8,265 85
average amount of each account January 1, 1890.....	15,919 57
largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	214 07
number of such accounts which exceeded \$3,000.....	8,525 39
	7

Rate per cent of dividends or interest to depositors during the year 1889, per cent.

## SCHENECTADY COUNTY.

### 104. SCHENECTADY SAVINGS BANK, SCHENECTADY.

[318 State street; incorporated 1834.]

VID CADY SMITH, *President.*

AUGUST HENKE, *Accountant.*

#### TRUSTEES.

D. CADY SMITH,  
A. A. VAN VORST,  
JAMES W. DARROW,  
JAMES W. MAIRS,

WILLIAM RECTOR,  
ADDISON DILLEBECK,  
WM. G. SCHERMERHORN,  
ALBERT VAN VOAST,  
EVERETT SMITH,

SIMON J. SCHERMERHORN,  
CHRISTIAN F. PEPPER,  
WILLIAM L. PIERSON,  
MARTIN DEFOREST.

#### FINANCIAL.

##### RESOURCES.

lands and mortgages.....	\$209,515 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States .....	\$429,090 06	\$389,000 00	\$488,840 00	
District of Columbia.....	27,793 19	33,000 00	41,250 00	
Bonds in this state.....	169,330 95	165,664 78	185,774 78	
Stocks in this State .....	9,400 00	9,500 00	9,500 00	
Bonds in this State.....	18,360 00	18,000 00	18,450 00	
Stocks in this State.....	134,466 26	132,000 00	143,242 00	
	<u>\$788,640 46</u>	<u>\$747,164 76</u>	<u>\$887,056 78</u>	887,056 78
Banking house and lot, cost \$22,000; estimated present value.....				15,000 00
Amount on deposit in banks or trust companies .....				204,760 09
Interest accrued.....				17,283 85
				<u>\$1,333,615 72</u>

##### LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$1,139,414 08
Interest credited for the six months ending with December 31, 1889 .....	19,788 59
	<u>\$1,159,202 67</u>
plus.....	174,413 05
	<u>\$1,333,615 72</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$224,594 33
From depositors, not including interest credited.....	390,324 44
From interest on loans, deposits and investments.....	45,072 86
From rents from banking house .....	450 00
From mortgages .....	17,350 00
From redemption of stocks .....	63,200 00
	<hr/>
	\$740,991 63

## PAYMENTS.

To depositors, including interest paid to them.....	\$353,599 09
For loans on bonds and mortgages .....	64,105 00
For stocks and bonds, purchased, par value, \$114,414.78; cost, including premiums, commissions, etc.....	116,529 78
For current expenses of the bank, viz.: Salaries.....	\$1,750 00
For expenses of banking houses or rent of banking rooms.....	481 24
	<hr/>
	2,231 24
Other payments .....	66 43
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	204,760 09
	<hr/>
	\$740,991 63

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890.....	4,156
Number of accounts opened or reopened during the year 1889.....	865
Number of accounts closed during the year 1889.....	517
Total number of deposits received during the year 1889....	6,547
Total number of payments to depositors during the year 1889 .....	3,366
Amount deposited during the year 1889, not including interest credited for that period.....	\$390,324 44
Amount withdrawn during the year 1889.....	353,299 09
Amount of interest credited and paid for the year, 1889, viz.:	
July, 1889.....	\$18,995 76
January, 1890.....	19,788 59
Paid but not credited at other periods.....	16 43
	<hr/>
	38,800 78
Average amount of each account January 1, 1890 .....	278 19
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	4,674 33
Number of such accounts which exceeded \$3,000.....	7

Rate per cent of dividends or interest to depositors during the year 1889,  
 $3\frac{1}{2}$  to 4 per cent.

SENECA COUNTY.

105. SENECA FALLS SAVINGS BANK, SENECA FALLS.

[Fall street; incorporated 1870.]

GILBERT WILCOXEN, *President.*

WILLIAM M. WILCOXEN, *Secretary.*

TRUSTEES.

GILBERT WILCOXEN,  
HORACE W. KNIGHT,  
JAMES A. FLANNAGEN,  
SAMUEL T. SHARP,

ERASTUS S. ROBERTS,  
WM. V. VAN RENSSELAER,  
HENRY C. BLODGETT,

WILLIAM B. LATHROP,  
THOMAS J. MAGEE,  
CYRUS GARNSEY,  
EDWARD W. ADDISON.

FINANCIAL.

RESOURCES.

Bonds and mortgages .....				\$65,768 42
Stock investments, viz.:				
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Villages in this State.....	\$9,600 00	\$9,600 00	\$9,600 00	9,600 00
Real estate, cost, \$7,030.80; estimated present value.....				7,500 00
Cash on deposit in banks or trust companies.....				26,517 30
Cash on hand .....				892 65
All other assets not included above, viz.:				
Interest accrued.....			\$2,488 70	
Furniture and fixtures.....			800 00	
				3,288 70
				<u>\$113,567 07</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....		\$111,420 51	
Interest credited for the six months ending with December 31, 1889 .....		875 68	
			\$112,296 19
Other liabilities.....			72 44
Surplus .....			1,198 44
			<u>\$113,567 07</u>

CASH TRANSACTIONS DURING THE YEAR 1889.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$28,438 30
From depositors, not including interest credited.....	80,042 87
From interest on loans, deposits and investments.....	5,225 14
From rents from other real estate.....	1,169 50
From mortgages .....	2,125 00
From redemption of stocks.....	1,550 00
From all other sources .....	27 60
	<u>\$118,578 41</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$75,871 32
For loans on bonds and mortgages.....	7,981 38
For stocks and bonds, purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	5,000 00
For current expenses of the bank, viz.: Salaries.....	\$1,550 00
For expenses of banking house or rent of banking rooms.....	156 39
For other expenses.....	231 07
	<u>1,937 46</u>



For taxes on real estate, except banking house.....	\$110
For repairs and other incidental expenses on real estate, except banking house.....	261
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	27,40
	<u>\$118,571</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year 1889.....	
Number of accounts closed during the year 1889.....	
Total number of deposits received during the year 1889....	1
Total number of payments to depositors during the year 1889.....	1
Amount deposited during the year 1889, not including interest credited for that period.....	\$80,04
Amount withdrawn during the year 1889.....	75,87
Amount of interest credited and paid for the year 1889, viz.:	
April 1, 1889.....	\$744 20
July, 1889.....	715 17
January, 1890.....	875 68
October, 1889.....	720 55
Paid but not credited at other periods.....	39 24
	3,094
Average amount of each account January 1, 1890.....	125
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	2,300

Rate per cent of dividends or interest to depositors during the year 18  
3 to 3½ per cent.

## SUFFOLK COUNTY.

## 106. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Corner Griffin avenue and Main street; incorporated 1872.]

ABRAHAM B. LUCE, *President*.

CLIFFORD B. ACKERLY, *Secr*.

## TRUSTEES.

JAMES H. TUTHILL,  
GEORGE F. STACKPOLE,  
J. HENRY PERKINS,  
MOSES F. BENJAMIN,  
JOHN F. FOSTER,  
JONAS FISHEL,  
GEORGE W. COOPER,

CLIFFORD B. ACKERLY,  
GILBERT H. KETCHUM,  
D. NELSON GAY,  
CHARLES M. BLYDENBURG,  
J. HALSEY YOUNG,  
EDWARD HAWKINS,  
J. EDWARD WELLS,

NATHANIEL W. FOSTER,  
JOHN R. PERKINS,  
JOHN R. CORWIN,  
SIMEON S. HAWKINS,  
ABRAHAM B. LUCE,  
TIMOTHY M. GRIFFING,  
J. HENRY NEWINS,

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....			\$816,748
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia.....	\$59,987 51	\$65,000 00	\$79,611 46
State of Missouri .....	78,111 71	76,000 00	77,275 00
State of Kansas.....	39,372 77	39,326 25	39,326 25
State of Colorado.....	15,660 90	15,197 48	15,197 48
Cities in this State.....	98,386 26	83,500 00	110,840 00
Counties in this State.....	27,085 00	20,000 00	24,700 00
Towns in this State.....	92,413 59	90,273 73	96,748 73
Villages in this State.....	22,705 84	19,000 00	23,490 00
	<u>\$433,723 58</u>	<u>\$408,297 46</u>	<u>\$467,188 92</u>
			467,188

Amount loaned on stocks as authorized by chapter 409, Laws of 1882 .....	\$55,000 00
Banking house and lot, cost \$4,840.71; estimated present value .....	4,500 00
Cash on deposit in banks or trust companies .....	130,283 84
Cash on hand .....	19,471 92
All other assets not included above, viz.:	
Loaned on collaterals, viz.: Depositor's pass-books, estimated market value, \$12,640.82; amount loaned..	\$6,700 14
Interest accrued .....	\$19,187 48
	25,857 62
	<u>\$1,519,050 93</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$1,339,679 69
Interest credited for the six months ending with December 31, 1889 .....	25,039 12
	\$1,364,718 81
Surplus .....	154,332 12
	<u>\$1,519,050 93</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$126,666 03
From depositors, not including interest credited .....	357,937 07
From interest on loans, deposits and investments .....	68,039 93
From rents from banking house .....	45 00
From mortgages .....	64,400 00
From redemption of stocks .....	91,873 73
From loans repaid .....	10,058 25
From all other sources .....	19 60
	<u>\$719,039 61</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$315,388 67
For loans on bonds and mortgages .....	129,510 00
For loans on stocks and other securities .....	68,346 39
For stocks and bonds purchased, par value, \$49,697.48; cost, including premiums, commissions, etc. ....	51,820 83
For interest (other than interest payments to depositors) ..	351 77
For current expenses of the bank, viz.: Salaries .....	\$3,159 14
For expenses of banking house or rent of banking rooms .....	54 84
For other expenses .....	652 21
	3,866 19
Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day .....	149,755 76
	<u>\$719,039 61</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	4,023
Number of accounts opened or reopened during the year 1889 .....	563
Number of accounts closed during the year 1889 .....	370
Total number of deposits received during the year 1889 ..	2,764
Total number of payments to depositors during the year 1889 .....	2,288
Amount deposited during the year 1889, not including	

interest credited for that period.....	\$357,937 07
Amount withdrawn during the year 1889.....	315,388 67
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$24,053 61
January, 1890 .....	25,039 12
	49,092 73
Average amount of each account January 1, 1890.....	339 22
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

### 107. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

HENRY P. HEDGES, *President*.

DAVID P. VAIL, *Treasurer*.

#### TRUSTEES.

HENRY P. HEDGES,  
ROBERT E. TOPPING,  
JONAS WINTERS,  
GEORGE C. GIBBS,  
JOHN H. HUNT,  
DAVID P. VAIL,  
EVERETT A. CARPENTER,  
PHILANDER R. JENNINGS,  
EDGAR WADE,  
JOHN FORDHAM,

HENRY F. COOK,  
CHARLES B. BROWN,  
GEORGE W. BROWN,  
JOHN L. SHERWOOD,  
HARVEY T. HEDGES,  
JEDEDIAH CONKLIN,  
ADDISON M. COOK,  
JAMES L. HAINES,  
DAVID HALLOCK,  
HENRY E. HUNTING,

JAMES H. PIERSON,  
TITUS R. ROSE,  
CHARLES W. RACKETT,  
JONATHAN BAKER,  
JOSEPH S. OSBORN,  
JEREMIAH H. MULFORD,  
J. HENRY BARNES,  
BENJ. C. CARTWRIGHT,  
OLIVER H. NICKERSON,  
JOHN J. HARRISON.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages.....	\$355,300	12
Stock investments, viz.:		

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$61,000 00	\$60,000 00	\$76,200 00
District of Columbia.....	162,908 75	145,000 00	179,800 00
Cities in this State.....	59,068 12	55,000 00	73,720 00
	<u>\$282,976 87</u>	<u>\$260,000 00</u>	<u>\$329,720 00</u>

Real estate, cost \$3,077.13; estimated present value.....	329,720 00
Cash on deposit in banks or trust companies .....	3,077 13
Cash on hand.....	19,346 52
All other assets not included above, viz.:	4,921 33

Interest accrued.....	\$11,362 00
Rent accrued.....	400 00
Furniture and fixtures.....	950 00

12,712 00

\$725,077 10

##### LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$618,664 66
Interest credited for the six months ending with December 31, 1889 .....	11,665 30

\$630,329 86

94,747 24

Surplus .....

\$725,077 10

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$62,941 66
From depositors, not including interest credited .....	193,117 91
From interest on loans, deposits and investments .....	27,307 01
From mortgages .....	20,589 88
From all other sources, viz.:	
Real estate sold .....	\$5,153 88
Sundries .....	68 95
	<hr/> 5,222 83
	<hr/> \$309,179 29

## PAYMENTS.

To depositors, including interest paid to them .....	\$189,314 02
For loans on bonds and mortgages .....	67,100 00
For stocks and bonds, purchased, par value, \$20,000; cost, including premiums, commissions, etc. ....	25,000 00
For interest (other than interest payments to depositors) ..	174 41
For current expenses of the bank, viz.: Salaries .....	\$2,759 99
For expenses of banking house or rent of banking rooms .....	182 00
For other expenses .....	128 89
	<hr/> 3,070 88
For taxes on real estate, except banking house .....	72 63
Other payments .....	179 50
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	24,267 85
	<hr/> \$309,179 29

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	2,324
Number of accounts opened or reopened during the year 1889 .....	251
Number of accounts closed during the year 1889 .....	183
Total number of deposits received during the year 1889 ..	1,516
Total number of payments to depositors during the year 1889 ..	1,509
Amount deposited during the year 1889, not including interest credited for that period .....	\$193,117 91
Amount withdrawn during the year 1889 .....	189,314 02
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$11,344 90
January, 1890 .....	11,665 39
	<hr/> 23,010 29
Average amount of each account, January 1, 1890 .....	271 22
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	4,238 90
Number of such accounts which exceeded \$3,000 .....	2

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

REIN

22

RE

REIN

REIN

RE

## PAYMENTS.

To depositors, including interest paid to them .....	\$230,992 80
For loans on bonds and mortgages .....	111,875 00
For loans on stocks and other securities .....	4,445 00
For stocks and bonds, purchased, par value, \$46,000; cost, including premiums, commission, etc .....	52,372 50
For interest (other than interest payments to depositors) ..	333 59
For current expenses of the bank, viz.: Salaries .....	\$2,700 00
For expenses of banking house or rent of banking rooms .....	153 88
For other expenses .....	436 34
	<hr/>
	\$3,290 22
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	51 00
For taxes on real estate, except banking house .....	7 47
For repairs and other incidental expenses on real estate, except banking house .....	18 50
Other payments, viz.: Bank lot .....	1,011 65
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	122,959 84
	<hr/>
	\$527,357 57
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	2,763
Number of accounts opened or reopened during the year 1889 .....	269
Number of accounts closed during the year 1889 .....	235
Total number of deposits received during the year 1889 ....	1,598
Total number of payments to depositors during the year 1889 .....	1,457
Amount deposited during the year 1889, *not including interest credited for that period .....	\$245,905 87
Amount withdrawn during the year 1889 .....	230,992 80
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$23,744 02
January, 1890 .....	24,512 12
	<hr/>
	48,256 14
Average amount of each account January 1, 1890 .....	469 95
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	5,306 28
Number of such accounts which exceeded \$3,000 .....	5
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

## TOMPKINS COUNTY.

## 109. ITHACA SAVINGS BANK, ITHACA.

[18 North Tioga street; incorporated 1868.]

ROGER B. WILLIAMS, *President*.WILLIAM J. STORMS, *Treas*.

## TRUSTEES.

ROGER B. WILLIAMS,  
WILLIAM J. STORMS,  
JOHN C. GAUNTLETT,  
CHARLES M. WILLIAMS,

O. H. GREGORY,  
F. O. CORNELL,  
FREDERICK K. ANDRUS,  
D. B. STEWART,  
ELIAS FREMAN,

J. H. SELKREG,  
LEVI KENNEY,  
HAMMONS L. WILLIAMS,  
CHARLES F. BLOOD.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$350,245  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$223,092 50	\$190,000 00	\$234,740 00
State of Massachusetts .....	11,612 50	10,000 00	10,300 00
State of North Dakota .....	19,623 12	19,061 58	19,623 12
Cities in this State .....	11,750 00	10,000 00	11,600 00
Towns in this State .....	128,024 50	124,400 00	140,422 00
Villages in this State .....	10,765 00	10,500 00	13,020 00
	<u>\$403,867 62</u>	<u>\$363,951 58</u>	<u>\$429,705 12</u>

429,705

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882 ..... 2,236  
Banking house and lot, cost, \$18,000; estimated present  
value ..... 16,000  
Cash on deposit in banks or trust companies ..... 102,624  
Cash on hand ..... 1,436  
All other assets not included above, viz.:

Interest accrued .....	\$9,567 42
Rents accrued .....	221 83
	<u>9,789</u>
	<u>\$912,03</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$741,243 56
Interest credited for the six months ending with December 31, 1889 .....	10,046 02
	<u>\$751,289</u>
Surplus .....	160,74
	<u>\$912,03</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$66,81
From depositors, not including interest credited .....	533,01
From interest on loans, deposits and investments .....	38,71

# TOMPKINS COUNTY.

229

From rents from banking house .....	\$641 00
From mortgages .....	22,570 27
From redemption of stocks .....	11,000 00
From loans repaid .....	3,788 53
	<hr/>
	\$676,667 39
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$441,229 30
For loans on bonds and mortgages .....	92,890 27
For loans on stocks and other securities .....	2,200 00
For stocks and bonds, purchased, par value, \$29,251.58; cost, including premiums, commissions, etc .....	31,991 12
For interest (other than interest payments to depositors)...	639 40
For current expenses of the bank, viz.: Salaries .....	\$2,500 00
For expenses of banking house or rent of banking rooms .....	498 18
For other expenses .....	648 88
	<hr/>
	3,647 06
Other payments, viz.: Premium on mortgage .....	11 98
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	104,058 26
	<hr/>
	\$676,667 39
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	3,754
Number of accounts opened or reopened during the year 1889 .....	1,290
Number of accounts closed during the year 1889 .....	1,032
Total number of deposits received during the year 1889....	7,972
Total number of payments to depositors during the year 1889 .....	6,370
Amount deposited during the year 1889, not including interest credited for that period .....	\$533,050 02
Amount withdrawn during the year 1889 .....	441,229 30
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$8,489 45
January, 1890 .....	9,789 58
Credited at other periods .....	618 08
	<hr/>
	18,897 11
Average amount of each account January 1, 1890 .....	200 13
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	3,000 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1889,  
3 per cent.



## ULSTER COUNTY.

## 110. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[162 Canal street; incorporated 1869.]

JOHN C. HOORNBECK, *President*.GEORGE B. CHILDS, *Treasurer*.

## TRUSTEES.

SAMUEL WILKINSON,  
ISAAC N. COX,  
SAMUEL N. SMITH,  
BENJAMIN B. DEMAREST,  
DWIGHT DEVINE,  
U. E. TERWILLIGER,  
GEORGE H. DUTCHER,

EDMOND DUTCHER,  
E. D. LOUNSBURY,  
JOHN J. SCHOONMAKER,  
CALVIN HOORNBECK,  
ALVIN P. DUBOIS,  
WILLIAM H. DEYO,  
ELI VAN AIKEN,

JOHN C. HOORNBECK,  
HARVEY J. SAILLES,  
GEORGE B. CHILDS,  
BENJAMIN R. BEVIER,  
ELI DUBOIS,  
MICHAEL MATTHEWS,  
JAMES B. KEELER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$171,687 54  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$66,531 25	\$63,500 00	\$80,327 50	
State of Missouri.....	10,094 00	10,000 00	10,100 00	
Counties in this State.....	30,080 00	30,000 00	30,900 00	
Towns in this State.....	225,280 82	219,100 00	230,376 00	
Villages in this State.....	29,460 00	29,000 00	29,730 00	
School district.....	1,500 00	1,500 00	1,515 00	
	<u>\$362,936 07</u>	<u>\$353,100 00</u>	<u>\$382,948 50</u>	
				382,948 50
Cash on deposit in banks or trust companies.....				70,183 82
Cash on hand.....				2,702 99
All other assets not included above.....				12,105 67
				<u>\$639,628 52</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$563,864 05	
Interest credited for the six months ending with December 31, 1889.....	9,182 87	
		\$573,046 92
Other liabilities.....		33 33
Surplus.....		66,548 27
		<u>\$639,628 52</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$66,564 45
From depositors, not including interest credited.....	176,205 22
From interest on loans, deposits and investments.....	23,854 44
From mortgages.....	13,401 00
From redemption of stocks.....	9,000 00
From loans repaid.....	700 00
From all other sources, viz.: Interest accrued.....	324 00
	<u>\$290,049 11</u>

PAYMENTS.

Payments, including interest paid to them.....	\$146,604 10
Payments on bonds and mortgages.....	39,490 54
Checks and bonds, purchased, par value, \$27,500; cost, including premiums, commissions, etc.....	28,505 00
Interest (other than interest payments to depositors)...	174 14
Current expenses of the bank, viz.: Salaries.....	\$1,900 00
Expenses of banking house or rent of banking house.....	200 00
Other expenses.....	277 27
	2,377 27
Payments, viz.: Interest accrued.....	11 25
Balance on hand and in banks or trust companies, December 31, after transactions of the day.....	72,886 81
	<u>\$290,049 11</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	2,504
Number of accounts opened or reopened during the year .....	411
Number of accounts closed during the year 1889 .....	256
Number of deposits received during the year 1889.....	2,354
Number of payments to depositors during the year .....	1,903
Amount deposited during the year 1889, not including interest credited for that period.....	\$176,205 22
Amount withdrawn during the year 1889.....	146,604 10
Amount of interest credited and paid for the year 1889, viz.: .....	
For 1889 .....	\$3,600 66
For 1890.....	9,182 87
	17,783 53
Amount of each account January 1, 1890 .....	228 85
Amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of deposit, or of a surrogate.....	3,643 75
Number of such accounts which exceeded \$3,000 .....	6

Percentage of dividends or interest to depositors during the year 1889, per cent.

111. KINGSTON SAVINGS BANK, KINGSTON.

[53 Wall street; incorporated 1874.]

CONNELLY, *President*.

CHARLES BURHANS, *Treasurer*.

TRUSTEES.

BERNSTEIN,  
JES BURHANS,  
J T LOUGHRAN,  
AM H. ROMEYN.

JAMES A. BETTS,  
HENRY C. CONNELLY,  
LUKE NOONE,  
AUGS. SCHOONMAKER,  
MYRON TELLER.

CHARLES D. BRUYN,  
JOHN E. KRAFT,  
HOWARD OSTERHOUDT,  
CHAUNCEY STEWART.

FINANCIAL.

RESOURCES.

Real estate and mortgages.....			\$320,530 00
Investments, viz.:			
and Bonds.	Cost.	Par value.	Estimated market value.
Notes .....	\$61,432 99	\$57,100 00	\$71,946 00
United States .....	24,195 15	24,160 15	24,195 15
in this State .....	3,008 75	2,970 00	3,010 00
in this State .....	55,297 77	52,044 00	54,840 00
	<u>\$143,934 66</u>	<u>\$136,274 15</u>	<u>\$153,991 15</u>
			153,991 15

## REPORT ON SAVINGS BANKS.

Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....		\$6,500 00
Cash on deposit in banks or trust companies.....		99,280 97
Cash on hand.....		2,178 29
All other assets not included above, viz.:		
Interest accrued.....	\$11,422 39	
Furniture and fixtures.....	1,000 00	
		<u>12,422 39</u>
		<u>\$594,902 80</u>

## LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$540,745 11	
Interest credited for the six months ending with December 31, 1889.....	8,898 97	
		<u>\$549,644 08</u>
Surplus.....		<u>45,258 72</u>
		<u>\$594,902 80</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$70,465 71
From depositors, not including interest credited.....	283,032 15
From interest on loans, deposits and investments.....	24,712 12
From rents from banking house.....	278 62
From mortgages.....	21,575 00
From redemption of stocks.....	20,680 64
From loans repaid.....	8,500 00
	<u>\$429,244 24</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$241,322 90
For loans on bonds and mortgages.....	54,005 00
For loans on stocks and other securities.....	1,000 00
For stocks and bonds purchased, par value, \$28,767.79; cost, including premiums, commissions, etc.....	28,984 69
For interest (other than interest payments to depositors)...	182 60
For current expenses of the bank, viz.: Salaries.....	\$1,500 00
For expenses of banking house or rent of banking rooms.....	375 00
For other expenses.....	414 79
	<u>2,289 79</u>
Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day.....	<u>101,459 26</u>
	<u>\$429,244 24</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,368
Number of accounts opened or reopened during the year 1889.....	321
Number of accounts closed during the year 1889.....	278
Total number of deposits received during the year 1889....	1,950
Total number of payments to depositors during the year 1889.....	2,480
Amount deposited during the year 1889, not including interest credited for that period.....	\$283,032 15
Amount withdrawn during the year 1889.....	241,322 90

Amount of interest credited and paid for the year 1889, viz. :

July, 1889	\$8,560 62
January, 1890	8,898 97

\$17,449 59  
401 71

Average amount of each account January 1, 1890.....  
Largest amount due any one depositor January 1, 1890,  
exclusive of interest and of any deposits made by order  
of a court of record, or of a surrogate.....  
Number of such accounts which exceeded \$3,000.....

4,187 21  
8

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.

**112. NEW PALTZ SAVINGS BANK, NEW PALTZ.**

[Incorporated 1871.]

THAD. HAIT, *President.*

JACOB M. HASBROUCK, *Secretary.*

**TRUSTEES.**

THAD HAIT,  
JESSE ELTING,  
LOUIS HASBROUCK,  
EDMUND BRUYN,  
HIRAM HASBROUCK,

JACOB LE FEVRE,  
CHARLES W. DEYO,  
ZACHARIAH BRUYN,  
CHARLES M. HARCOURT,  
SOLOMON DEYO,  
F. S. MCKINSTRY,

J. J. HASBROUCK,  
LEWIS H. WOOLSEY,  
OSCAR HASBROUCK,  
JONATHAN DEYO,  
JOHN B. DEYO.

**FINANCIAL.**

**RESOURCES.**

Bonds and mortgages ..... \$297,368 22  
Stock investments, viz. :

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$23,840 12	\$22,350 00	\$26,074 50
Cities in this State .....	148,830 98	130,273 09	151,351 38
Counties in this State .....	24,077 42	21,500 00	22,570 00
Towns in this State .....	171,970 53	158,779 47	181,763 18
School district .....	50,191 40	47,100 00	49,583 00
	<u>\$418,910 45</u>	<u>\$380,002 56</u>	<u>\$431,342 06</u>

431,342 06

Banking house and lot, cost, \$562.50; estimated present value.....

562 50

Other real estate, cost, \$13,406.10; estimated present value..

13,550 62

Cash on deposit in banks or trust companies.....

97,813 21

Cash on hand.....

5,987 90

All other assets not included above, viz. :

Interest accrued.....	\$17,021 96
Insurance advanced.....	45 55
Furniture and safe.....	506 87

17,574 38

\$864,198 89

**LIABILITIES.**

Amount due depositors, viz. :

Principal .....	\$760,717 29
Interest credited for the six months ending with December 31, 1889 .....	14,698 92

\$775,416 21

Surplus .....

88,782 68

\$864,198 89

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$105,165	98
From depositors, not including interest credited.....	198,371	81
From interest on loans, deposits and investments.....	39,920	72
From rents from other real estate.....	361	25
From mortgages.....	32,053	75
From redemption of stocks.....	32,631	00
From loans repaid.....	106	62
From all other sources, viz.:		
Real estate sold.....	\$599	65
Miscellaneous.....	84	35
	684	00
	<u>\$409,295</u>	<u>13</u>

## PAYMENTS.

To depositors, including interest paid them.....	\$178,626	71
For loans on bonds and mortgages.....	14,650	00
For stocks and bonds, purchased, par value, \$93,804.09; cost, including premiums, commissions, etc.....	98,850	42
For interest (other than interest payments to depositors) ..	43	16
For current expenses of the bank, viz.: Salaries.....	\$1,387	50
For expenses of banking house or rent of banking rooms.....	200	00
For other expenses.....	484	23
	2,071	73
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,03	65
For taxes on real estate, except banking house.....	10	41
For repairs and other incidental expenses on real estate, except banking house.....	25	82
Other payments, viz.:		
Insurance advanced.....	\$113	50
Profit and loss.....	10	12
Banking house and lot.....	562	50
	686	12
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	103,801	11
	<u>\$409,295</u>	<u>13</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,472
Number of accounts opened or reopened during the year 1889.....	231
Number of accounts closed during the year 1889.....	176
Total number of deposits received during the year 1889....	1,122
Total number of payments to depositors during the year 1889.....	1,086
Amount deposited during the year 1889, not including interest credited for that period.....	\$198,371
Amount withdrawn during the year 1889.....	178,626
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$14,310
January, 1890.....	14,698
	29,009
Average amount of each account, January 1, 1890.....	526
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000

Rate per cent of dividends or interest to depositors during the year 1889,  
4 per cent.

**113. RONDOUT SAVINGS BANK, KINGSTON.**

[157 Strand; incorporated 1868.]

S CORNELL, *President.*ANTHONY BENSON, *Secretary.***TRUSTEES.**

OMAS CORNELL,  
UEL D. COYKENDALL,  
HAEL J. MADDEN,  
DERICK STEPHAN.

ABEL A. CROSBY,  
JOHN DERRENSAÜHER,  
ALVA S. STAPLES,  
ISAAO M. NORTH,

JOHN WEBER, SR.,  
T. H. TREMPER,  
ALBERT TERRY,  
JAMES L. VAN DEUSEN.

**FINANCIAL.****RESOURCES.**

and mortgages..... \$467,144 50  
k investments, viz.:

<i>ks and Bonds.</i>	Cost.	Par value.	Estimated market value.
States.....	\$1,100 00	\$1,100 00	\$1,320 00
Maryland.....	5,000 00	5,000 00	5,075 00
in this State.....	113,891 02	113,891 02	125,481 02
in this State.....	123,000 00	123,000 00	127,920 00
in this State.....	165,178 11	168,663 61	171,953 61
in this State.....	15,000 00	15,000 00	16,500 00
istrict.....	4,750 00	4,750 00	4,832 50
	<u>\$427,917 13</u>	<u>\$431,404 63</u>	<u>\$453,082 13</u>

453,082 13

nt loaned on stocks as authorized by chapter 409,  
s of 1882..... 24,840 00  
real estate, cost \$24,897.60; estimated present value.. 19,800 00  
n deposit in banks or trust companies..... 103,520 79  
n hand..... 10,455 47  
er assets not included above, viz. : Interest accrued, 22,540 47

\$1,101,383 36

**LIABILITIES.**

nt due depositors, viz. :

incipal.....	\$966,024 16
rest credited for the six months ending with ember 31, 1889.....	13,264 80
	<u>\$969,288 96</u>
ses incurred, but unpaid.....	225 00
s.....	131,869 40
	<u>\$1,101,383 36</u>

**CASH TRANSACTIONS DURING THE YEAR 1889,****RECEIPTS.**

n hand and in banks or trust companies, January 1, before transactions of the day.....	\$174,168 57
depositors, not including interest credited.....	336,820 52
nterest on loans, deposits and investments.....	44,029 99
rents from other real estate.....	675 83
mortgages.....	19,932 00
edemption of stocks.....	25,500 00
oans repaid.....	9,200 00
all other sources, viz.:	
estate sold.....	\$3,975 00
ries.....	370 12
	<u>4,345 12</u>
	<u>\$614,672 03</u>

## REPORT ON SAVINGS BANKS.

## PAYMENTS.

To depositors, including interest paid to them.....	\$314,303 15
For loans on bonds and mortgages .....	67,375 00
For loans on stocks and other securities.....	16,040 00
For stocks and bonds, purchased, par value, \$94,804.63; cost, including premiums, commissions, etc.....	98,700 51
For interest (other than interest payments to depositors)...	614 55
For current expenses of the bank, viz.: Salaries.....	\$2,799 98
For other expenses.....	253 57
	<hr/>
	3,053 55
For taxes on real estate, except banking house.....	195 02
For repairs and other incidental expenses on real estate, except banking house .....	101 65
Other payments .....	312 34
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	113,976 26
	<hr/>
	\$614,672 03
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,019
Number of accounts opened or reopened during the year 1889 .....	867
Number of accounts closed during the year 1889 .....	634
Total number of deposits received during the year 1889....	4,148
Total number of payments to depositors during the year 1889 .....	2,980
Amount deposited during the year 1889, not including interest credited for that period.....	\$336,820 52
Amount withdrawn during the year 1889.....	314,303 15
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$12,745 26
January, 1890.....	13,264 80
Credited at other periods .....	5 47
	<hr/>
	26,015 53
Average amount of each account January 1, 1890 .....	316 66
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	4,558 00
Number of such accounts which exceeded \$3,000.....	5
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1889,  
3 per cent.

**114. SAUGERTIES SAVINGS BANK, SAUGERTIES.**

[244 Main street; incorporated 1871.]

**ALBERT CARNRIGHT, President.****JEREMIAH P. RUSSELL, Secretary.****TRUSTEES.**

EGBERT WHITAKER,  
URIAH VAN ETTEEN,  
GEORGE W. ELTING,  
JACOB VAN GELDER,  
EDWIN A. PRESTON,

JOHN W. DAVIS,  
THOMAS S. DAWES,  
CHARLES DAVIS,  
O. T. SIMMONS,  
WESLEY SHULTIS,

JAMES WELCH,  
ALBERT CARNRIGHT,  
DANIEL LAMB,  
CHRISTOPHER FIERO,  
JAMES H. VAN KEUREN.

**FINANCIAL.****RESOURCES.**

**Bonds and mortgages** ..... \$290,101 94  
**Stock investments, viz.:**

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
<b>United States</b> .....	\$40,518 75	\$40,000 00	\$50,800 00
<b>Cities in this State</b> .....	73,356 25	69,500 00	82,095 00
<b>Counties in this State</b> .....	73,303 95	66,500 00	70,005 00
<b>Towns in this State</b> .....	214,702 35	204,014 00	219,727 28
<b>Villages in this State</b> .....	1,123 93	1,123 93	1,123 93
	<u>\$403,005 23</u>	<u>\$381,137 93</u>	<u>\$423,751 21</u>

423,751 21

**Amount loaned on stocks as authorized by chapter 409,****Laws of 1882** ..... 500 00**Banking house and lot, cost, \$10,000; estimated present value** ..... 10,000 00**Other real estate, cost, \$9,306 61; estimated present value** .. 7,450 00**Cash on deposit in banks or trust companies** ..... 58,311 13**Cash on hand** ..... 2,044 34**All other assets not included above, viz.:**

Interest accrued .....	\$17,470 31
Insurance account .....	549 36
Furniture and safes .....	700 00

18,719 67

\$810,878 29**LIABILITIES.****Amount due depositors, viz.:**

Principal .....	\$691,543 84
Interest credited for the six months ending with December 31, 1889 .....	11,069 50

\$702,613 34

**Special deposits** ..... 950 00**Surplus** ..... 107,314 95\$810,878 29**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

<b>Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day</b> .....	\$49,260 77
<b>From depositors, not including interest credited</b> .....	234,875 95
<b>From interest on loans, deposits and investments</b> .....	34,018 29
<b>From rents from banking house</b> .....	255 50
<b>From rents from other real estate</b> .....	314 00
<b>From mortgages</b> .....	18,930 00



From redemption of stocks .....	\$14,80	00
From stocks sold, par value, \$20,000; amount received therefor.....	21,37	00
From all other sources, viz.:		
Real estate sold.....	\$4,050	00
Insurance repaid.....	255	80
Insurance adjusted.....	800	00
	5,10	80
	<u>\$378,94</u>	<u>31</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$233,55	56
For loans on bonds and mortgages .....	31,34	00
For stocks and bonds purchased, par value, \$41,283.62; cost, including premiums, commissions, etc.....	43,58	82
For interest (other than interest payments to depositors)...	12	57
For current expenses of the bank, viz.: Salaries .....	\$1,400	00
For expenses of banking house or rent of banking rooms.....	128	71
For other expenses.....	701	94
	2,23	65
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	6,97	60
For taxes on real estate, except banking house.....	5	10
For repairs and other incidental expenses on real estate, except banking house.....	2	00
Other payments, viz.:		
Insurance advanced ... ..	\$106	00
Miscellaneous .....	592	54
	698	54
Cash on hand and in banks or trust companies December 31, 1889, after transactions of the day .....	60,35	47
	<u>\$378,94</u>	<u>31</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	2,0	58
Number of accounts opened or reopened during the year 1889 .....		274
Number of accounts closed during the year 1889.....		206
Total number of deposits received during the year 1889....	2,5	12
Total number of payments to depositors during the year 1889 .....	2,3	53
Amount deposited during the year 1889, not including interest credited for that period.....	\$234,87	95
Amount withdrawn during the year 1889.....	233,55	56
Amount of interest credited and paid for the year 1889, viz.:		
July, 1889 .....	\$10,784	12
January, 1890.....	11,069	50
	21,85	62
Average amount of each account January 1, 1890.....	334	93
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	4,100	00
Number of such accounts which exceeded \$3,000 .....		6

Rate per cent of dividends or interest to depositors during the year 1889, 3 to 3½ per cent.

**115. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.**

[56 Wall street; incorporated 1851.]

AUGUSTUS H. BRUYN, *President.*

JAMES E. OSTRANDER, *Treasurer.*

**TRUSTEES.**

AUGUSTUS H. BRUYN,  
GEORGE H. SHARPE,  
JANSEN HASBROUCK,  
ALTON B. PARKER,

WILLIAM B. FITCH,  
WILLIAM S. KENYON,  
WILLIAM HUTTON,  
NICHOLAS E. BROADHEAD,  
FRANCIS MADDEN,

JAMES KIERSTED,  
JAMES E. OSTRANDER,  
AMASA HUMPHREY,  
JAMES VAN LEUVEN.

**FINANCIAL.**

**RESOURCES.**

Real estate and mortgages..... \$1,187,120 88  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$121,000 00	\$121,000 00	\$152,460 00
District of Columbia, 3-65 bds.	23,500 00	25,000 00	31,250 00
Sties in this State.....	118,146 74	115,990 36	134,320 36
Counties in this State.....	118,500 00	118,500 00	126,265 00
owns in this State.....	25,164 21	25,100 00	30,774 00
illages in this State.....	27,656 25	25,000 00	26,750 00
	<u>\$433,967 20</u>	<u>\$430,590 36</u>	<u>\$501,819 36</u>

501,819 36

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882..... 19,000 00  
Banking house and lot, cost \$75,000; estimated present  
value..... 75,000 00  
Other real estate, cost, \$75,825.65; estimated present value.  
ash on deposit in banks or trust companies..... 75,825 66  
ash on hand..... 355,478 26  
8,071 07  
All other assets not included above, viz.:

Interest accrued.....	\$54,447 71
Furniture, fixtures, etc.....	7,000 00
Rent accrued.....	4,983 85

66,431 56

\$2,288,746 79

**LIABILITIES.**

Amount due depositors, viz.:

Principal.....	\$1,949,574 05
Interest credited for the six months ending with December 31, 1889.....	33,553 74

\$1,983,127 79

Surplus..... 305,619 00

\$2,288,746 79

**CASH TRANSACTIONS DURING THE YEAR 1889.**

**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$317,266 31
From depositors, not including interest credited.....	587,240 46
From interest on loans, deposits and investments.....	95,756 88
From rents from banking house.....	2,801 00
From rents from other real estate.....	3,613 77
From mortgages.....	122,030 00

## REPORT ON SAVINGS BANKS.

From redemption of stocks.....		\$27,500	00
From loans repaid.....		4,500	00
From all other sources, viz.:			
Defaulted railroad business.....	\$9,680	00	
Profit on real estate sold.....	1,617	04	
Real estate sold.....	16,068	59	
		27,335	63
		<u>\$1,188,044</u>	<u>05</u>

## PAYMENTS.

To depositors, including interest paid to them.....		\$623,491	34
For loans on bonds and mortgages.....		129,680	00
For loans on stocks and other securities.....		3,000	00
For stocks and bonds purchased, par value, \$26,700.70; cost, including premiums, commissions, etc.....		27,200	00
For current expenses of the bank, viz.: Salaries.....	\$6,800	00	
For expenses of banking house or rent of banking rooms.....	1,966	19	
For other expenses.....	1,111	40	
		9,877	59
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		20,857	64
For taxes on real estate, except banking house.....		1,173	44
For repairs and other incidental expenses on real estate, except banking house.....		3,440	40
Other payments, viz.: Loans on real estate sold.....		5,774	31
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....		363,549	33
		<u>\$1,188,044</u>	<u>05</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	5,594	
Number of accounts opened or reopened during the year 1889.....	819	
Number of accounts closed during the year 1889.....	764	
Total number of deposits received during the year 1889.....	5,665	
Total number of payments to depositors during the year 1889.....	4,523	
Amount deposited during the year 1889, not including interest credited for that period.....	\$587,240	46
Amount withdrawn during the year 1889.....	623,491	34
Amount of interest credited and paid for the year 1889, viz.:		
July, 1889.....	\$33,114	31
January, 1890.....	33,553	74
	66,668	05
Average amount of each account January 1, 1890.....	354	51
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	8,000	00
Number of such accounts which exceeded \$3,000.....		00

Rate per cent of dividends or interest to depositors during the year 1889, 3½ per cent.

## WESTCHESTER COUNTY.

## 116. EAST CHESTER SAVINGS BANK, MOUNT VERNON.

[Incorporated 1871.]

JOSEPH S. CLARK, *President.*JOSIAH H. ZABRISKI, *Secretary.*

## TRUSTEES.

GERD MARTENS,  
DAVID CROMWELL,  
BURR DAVIS,  
JOSEPH S. CLARK,JOHN BERRY,  
JOSIAH H. ZABRISKI,  
JAMES S. VANCOURT,  
FERDINAND HOLM,  
JOSEPH S. WOOD,GEORGE D. ROCKWELL,  
GEORGE H. BROWN,  
EDWARD P. FULLER,  
MARX WINTJEN.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$115,700 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$19,068 75	\$17,000 00	\$21,675 00
District of Columbia .....	12,500 00	10,000 00	12,450 00
Bonds in this State .....	10,175 00	10,000 00	10,300 00
Bonds in this State .....	29,720 00	29,800 00	29,960 00
Shares in this State .....	14,280 45	13,852 95	14,262 10
School District .....	10,867 50	10,500 00	10,972 50
	<u>\$96,611 70</u>	<u>\$90,952 95</u>	<u>\$99,619 60</u>

99,619 60

Amount loaned on stocks as authorized by chapter 409,  
 Laws of 1882 ..... 800 00  
 Cash on deposit in banks or trust companies ..... 16,071 56  
 Cash on hand ..... 3,629 50  
 All other assets not included above, viz.:

Interest accrued .....	\$2,341 53
Furniture and fixtures .....	896 81
	<u>3,238 34</u>
	<u>\$239,059 00</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$224,508 95
Interest credited for the six months ending with December 31, 1889 .....	3,286 22
	<u>\$227,795 17</u>
Plus .....	11,263 83
	<u>\$239,059 00</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$22,123 44
From depositors, not including interest credited .....	196,918 35
From interest on loans, deposits and investments .....	8,314 43
From rents from banking house .....	250 00
From mortgages .....	27,813 00
From redemption of stocks .....	5,000 00
From loans repaid .....	1,500 00
	<u>\$261,919 22</u>

## REPORT ON SAVINGS BANKS.

## PAYMENTS.

To depositors, including interest paid to them.....	\$150,615 00
For loans on bonds and mortgages.....	43,950 00
For stocks and bonds purchased, par value, \$43,100; cost, including premiums, commissions, etc.....	45,992 50
For current expenses of the bank, viz.: Salaries.....	\$1,000 00
For expenses of banking house or rent of banking rooms.....	280 56
For other expenses.....	380 10
	1,660 66
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	19,701 06
	<u>\$261,919 22</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	1,272
Number of accounts opened or reopened during the year 1889.....	419
Number of accounts closed during the year 1889.....	179
Total number of deposits received during the year 1889....	2,499
Total number of payments to depositors during the year 1889.....	1,522
Amount deposited during the year 1889, not including interest credited for that period.....	\$196,918 35
Amount withdrawn during the year 1889.....	150,615 00
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$2,824 15
January, 1890.....	3,286 22
	6,110 37
Average amount of each account January 1, 1890.....	179 08
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	5,000 00
Number of such accounts which exceeded \$3,000.....	4

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## 117. GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street; incorporated 1869.]

JOSEPH HASBROUCK, *President.*

CHARLES E. STORMS, *Secy*

## TRUSTEES.

JOSEPH HASBROUCK,  
THOMAS LOSEE, JR.,  
THOMAS A. JEWELL,  
CHARLES E. STORMS,  
THOMAS MAHER,

CHARLES F. EICHORN,  
SAMUEL G. DORLAND,  
JOHN DINKEL,  
WILLIAM HAMILL,  
CHARLES G. STORMS.

W. W. TOMPKINS,  
WILLIAM EMBREE,  
JOHN CANNON,  
JOHN LANGE,  
WILLIAM H. LESTER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....			\$39,700 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$200 00	\$200 00	\$252 00
Cities in this State.....	13,020 00	11,000 00	13,590 00
Counties in this State.....	5,025 00	5,000 00	5,000 00
Towns in this State.....	5,235 00	5,100 00	5,140 00
Villages in this State.....	2,220 00	2,000 00	2,280 00
	<u>\$25,760 00</u>	<u>\$23,300 00</u>	<u>\$26,262 00</u>
			26,262 00

Cash on deposit in banks or trust companies .....	\$6,225 56
Cash on hand .....	2,186 14
All other assets not included above .....	1,248 68
	<hr/>
	\$75,622 38
	<hr/>

## LIABILITIES. .

## Amount due depositors, viz.:

Principal .....	\$68,263 68	
Interest credited for the six months ending with December 31, 1889 .....	1,160 20	
		\$69,423 88
Surplus .....		6,198 50
		<hr/>
		\$75,622 38
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$12,880 56
From depositors, not including interest credited .....	61,432 05
From interest on loans, deposits and investments .....	4,209 10
From mortgages .....	1,100 00
From redemption of stocks .....	7,600 00
	<hr/>
	\$87,221 71
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$52,534 48
For loans on bonds and mortgages .....	5,950 00
For stocks and bonds purchased, par value, \$18,500; cost, including premiums, commissions, etc .....	19,480 00
For interest (other than interest payments to depositors)...	124 17
For current expenses of the bank, viz.: Salaries .....	\$400 00
For expenses of banking house or rent of banking rooms .....	100 00
For other expenses .....	221 36
	<hr/>
	721 36
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	8,411 70
	<hr/>
	\$87,221 71
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890 .....	605
Number of accounts opened or reopened during the year 1889 .....	116
Number of accounts closed during the year 1889 .....	67
Total number of deposits received during the year 1889 .....	923
Total number of payments to depositors during the year 1889 .....	542
Amount deposited during the year 1889, not including interest credited for that period .....	\$61,432 05
Amount withdrawn during the year 1889 .....	52,534 48
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$1,061 62
January, 1890 .....	1,160 20
	<hr/>
	2,221 82

Average amount of each account January 1, 1890.....	\$114 7
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate .....	28 33

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

### 118. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[916 and 918 South street ; incorporated 1869.]

URIAH HILL, JR., *President*.

SANFORD R. KNAPP, *Secretary*.

#### TRUSTEES.

URIAH HILL, JR.,  
SAXTON SMITH,  
WILLIAM MARIE,  
CORNELIUS C. LENT,  
JACOB M. SHIPLEY,

EDWARD WELLS,  
SANFORD R. KNAPP,  
JOHN B. WESTBROOK,  
GEORGE W. DENIKE,  
FRANK M. DAIN,

EDWIN BRIGGS,  
HIRIAM D. PUGSLEY,  
JAMES HART,  
WARREN JORDAN,  
IRA D. STRONG.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages .....	\$532,923 70
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States .....	\$64,148 50	\$54,000 00	\$68,310 00
State of New York .....	13,627 90	13,000 00	13,650 00
State of Connecticut .....	20,350 00	20,000 00	20,400 00
State of Missouri .....	66,057 04	61,000 00	67,340 00
State of Minnesota .....	20,600 00	20,000 00	20,600 00
State of Kansas .....	2,708 01	2,681 20	2,708 01
State of Massachusetts .....	5,499 50	5,000 00	5,425 00
State of Maryland .....	69,299 29	68,431 61	69,719 47
Cities in this State .....	375,620 27	346,000 00	411,910 00
Counties in this State .....	130,010 45	129,479 75	130,249 75
Towns in this State .....	96,202 44	92,076 50	97,473 91
Villages in this State .....	48,380 72	44,131 44	48,691 44
School District .....	38,776 56	38,500 00	39,140 00
	<u>\$951,280 68</u>	<u>\$894,300 50</u>	<u>\$995,617 58</u>

Other real estate, cost, \$40,539.20; estimated present value,	995,617 58
Cash on deposit in banks or trust companies .....	20,000 00
Cash on hand .....	54,887 17
All other assets not included above, viz.:	18,619 48

Loaned on collaterals .....	\$1,134 18
Interest accrued .....	24,162 06
Land contract, with interest .....	10,250 00

35,546 24

\$1,657,594 32

##### LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$1,469,310 42
Interest credited for the six months ending with December 31, 1889 .....	23,419 11
	<u>\$1,492,729 53</u>
Surplus .....	164,864 79
	<u>\$1,657,594 32</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day.....	\$73,500 42
From depositors, not including interest credited.....	655,891 62
From interest on loans, deposits and investments.....	75,114 88
From rents from banking house.....	412 50
From mortgages.....	39,615 00
From redemption of stocks.....	165,758 02
From loans repaid.....	13,800 00
From all other sources, viz.:	
Mortgage sale.....	\$1,500 00
Land contract.....	10,500 00
Interest accrued.....	21 25
	<hr/> 12,021 25
	<hr/> <b>\$1,036,113 69</b> <hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$662,434 98
For loans on bonds and mortgages.....	180,463 70
For loans on stocks and other securities.....	3,800 00
For stocks and bonds, purchased, par value, \$103,506.06; cost, including premiums, commissions, etc.....	105,406 62
For interest (other than interest payments to depositors)...	1,946 75
For current expenses of the bank, viz.: Salaries.....	\$6,460 00
For expenses of banking house or rent of banking rooms.....	859 99
For other expenses.....	990 42
	<hr/> 8,310 41
Other payments, viz.: Interest accrued.....	244 62
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	73,506 61
	<hr/> <b>\$1,036,113 69</b> <hr/>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	4,498
Number of accounts opened or reopened during the year 1889.....	668
Number of accounts closed during the year 1889.....	623
Total number of deposits received during the year 1889....	5,719
Total number of payments to depositors during the year 1889.....	6,704
Amount deposited during the year 1889, not including interest credited for that period.....	\$655,891 62
Amount withdrawn during the year 1889.....	662,434 98
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$22,502 83
January, 1890.....	23,419 11
Credited at other periods.....	31
	<hr/> 45,922 25
Average amount of each account January 1, 1890.....	331 86
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	4,852 50
Number of such accounts which exceeded \$3,000.....	24

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.



**119. PEOPLE'S SAVINGS BANK, YONKERS.**

[10 and 12 Getty square; incorporated 1866.]

RUFUS DUTTON, *President.*GEORGE W. COBB, *Treasurer.***TRUSTEES.**RUFUS DUTTON,  
JOHN EMBREE,  
ALONZO P. HAZARD,  
FRANK E. WHEELER,  
CHARLES E. GORTON,  
J. G. P. HOLDEN,JAMES P. SAUNDERS,  
CHARLES T. MERCER,  
EDGAR M. HERMANCK,  
AMOS T. KEAR,  
GEORGE W. COBB,  
FRANK O. HARTSHORN,HALCYON SKINNER,  
GEORGE H. SELLECK,  
JOHN WHEELER,  
JOHN WALLACE,  
ROBERT H. NEVILLE,  
RICHARD L. CONDON.**FINANCIAL.****RESOURCES.**

Bonds and mortgages .....				\$530,400 00
Stock investments, viz.:				
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$58,391 75	\$56,000 00	\$70,325 00	
Counties in this State .....	1,362 14	1,300 00	1,300 00	
Towns in this State .....	57,262 11	54,000 00	57,727 75	
Villages in this State.....	92,644 63	89,840 91	91,466 91	
School district .....	30,963 52	30,060 00	30,777 87	
	<u>\$240,624 15</u>	<u>\$231,190 91</u>	<u>\$251,596 53</u>	251,596 53
Amount loaned on stocks, as authorized by chapter 409, Laws of 1882 .....				39,000 00
Banking house and lot, cost \$30,898.87; estimated present value .....				28,500 00
Cash on deposit in banks or trust companies .....				66,403 16
Cash on hand .....				5,951 33
All other assets not included above, viz.:				
Interest accrued.....			\$6,876 88	
Rents accrued .....			256 82	
Amounts loaned on collaterals, viz.: Depositor's pass-books, par value, \$31,211.66; amount loaned.....			16,985 00	
				<u>24,118 70</u>
				<u>\$945,969 72</u>

**LIABILITIES.**

Amount due depositors, viz.:			
Principal .....		\$889,602 35	
Interest credited for the six months ending with December 31, 1889.....		15,573 45	
			\$905,175 80
Other liabilities.....			15 00
Surplus .....			40,778 92
			<u>\$945,969 72</u>

**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1889, before transactions of the day .....	\$75,874 54
From depositors, not including interest credited .....	457,422 49
From interest on loans, deposits and investments .....	38,060 80
From rents from banking house.....	1,558 00
From mortgages .....	21,500 00
From redemption of stocks .....	23,042 09
From loans repaid.....	163,625 00
	<u>\$781,072 92</u>

# WESTCHESTER COUNTY.

247

## PAYMENTS.

To depositors, including interest paid to them.....	\$368,572 05
For loans on bonds and mortgages .....	75,300 00
For loans on stocks and other securities .....	174,360 00
For stocks and bonds purchased, par value, \$81,550; cost, including premiums, commissions, etc.....	85,141 99
For interest (other than interest payments to depositors)...	340 12
For current expenses of the bank, viz.: Salaries.....	\$3,915 96
For expenses of banking house or rent of banking rooms.....	437 64
For other expenses.....	600 34
	4,953 94
Other payments .....	50 33
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	72,354 49
	<u>\$781,072 92</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	3,261
Number of accounts opened or reopened during the year 1889.....	1,178
Number of accounts closed during the year 1889.....	836
Total number of deposits received during the year 1889....	6,793
Total number of payments to depositors during the year 1889.....	4,228
Amount deposited during the year 1889, not including interest credited for that period.....	\$457,422 49
Amount withdrawn during the year 1889.....	368,572 05
Amount of interest credited and paid for the year 1889, viz.: July, 1889.....	\$14,388 20
January, 1890.....	15,573 45
	29,961 65
Average amount of each account January 1, 1890.....	277 57
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
to 4 per cent.

## 120. PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Main street; incorporated, 1865.]

WILLIAM P. ABENDROTH, *President.*

HERMAN L. MARSHALL, *Cashier.*

## TRUSTEES.

WILLIAM P. ABENDROTH,	EDWARD F. MATTHEWS,	GEORGE E. WILCOX,
GEORGE W. WESLEY,	ELWOOD BURDSALL, JR.,	JOHN E. MARSHALL,
JOHN F. MILLS,	WILLIAM RYAN,	EDWIN F. STUDWELL,
JOHN MILLER, JR.,	HERMAN L. MARSHALL,	SAMUEL K. SATTERLEE,
DANIEL STRANG,	JOHN VOORHIS,	SAMUEL WM. JOHNSON.
	THOMAS B. PECK,	

## FINANCIAL.

### RESOURCES.

Bonds and mortgages .....			\$377,174 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$61,234 38	\$50,000 00	\$63,000 00
State of Missouri .....	26,125 00	25,000 00	25,250 00
Cities in this State.....	220,755 00	215,500 00	225,425 00
owns in this State.....	133,295 26	129,164 23	132,448 02
illages in this State.....	81,120 50	79,000 00	82,610 00
	<u>\$522,530 14</u>	<u>\$498,664 23</u>	<u>\$528,733 02</u>
			528,733 02

## REPORT ON SAVINGS BANKS.

Cash on deposit in banks or trust companies .....	\$63,695 61
Cash on hand .....	4,959 69
All other assets not included above, viz.: Interest accrued,	8,438 59
	<hr/>
	\$983,000 91
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$885,872 66	
Interest credited for the six months ending with December 31, 1889 .....	14,035 53	\$899,908 19
Surplus .....		83,092 72
		<hr/>
		\$983,000 91
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$68,434 38
From depositors, not including interest credited .....	342,133 13
From interest on loans, deposits and investments .....	36,924 32
From mortgages .....	50,089 00
From redemption of stocks .....	25,550 62
From loans repaid .....	500 00
From all other sources, viz.: Sundries .....	42 88
	<hr/>
	\$523,674 33
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$350,885 80
For loans on bonds and mortgages .....	63,546 00
For stocks and bonds, purchased, par value, \$34,078; cost, including premiums, commissions, etc. ....	35,851 06
For interest (other than interest payments to depositors) ..	130 82
For current expenses of the bank, viz.: Salaries .....	\$3,500 00
For expenses of banking house or rent of banking rooms .....	300 00
For other expenses .....	782 06
	<hr/>
	4,582 06
Other payments, viz.: Insurance advanced .....	23 29
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	68,655 30
	<hr/>
	\$523,674 33
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1890 .....	3,390
Number of accounts opened or reopened during the year 1889 .....	735
Number of accounts closed during the year 1889 .....	614
Total number of deposits received during the year 1889 ...	4,853
Total number of payments to depositors during the year 1889 .....	3,494
Amount deposited during the year 1889, not including interest credited for that period .....	\$342,133 13
Amount withdrawn during the year 1889 .....	350,885 80
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889 .....	\$13,738 44
January, 1890 .....	14,035 53
	<hr/>
	27,773 97

# WESTCHESTER COUNTY.

249

Average amount of each account January 1, 1890 .....	\$265 45
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent of dividends or interest to depositors during the year 1889,  
3½ per cent.

## 121. SING SING SAVINGS BANK, SING SING.

[Incorporated 1854.]

JAMES WILLIAMSON, *President.*

ISAAC B. NOXEN, *Secretary.*

### TRUSTEES.

GEORGE A. BRANDRETH,  
JOHN HOAG,  
STEPHEN M. SHERWOOD,  
HENRY C. NELSON,

GILBERT M. TODD,  
DANIEL D. MANGAN,  
WILLIAM H. HELM,  
TOWNSEND YOUNG,  
ISAAC B. NOXEN,

AARON L. YOUNG,  
THOMAS C. VAN HOESEN,  
JAMES WILLIAMSON,  
ISAAC SECOR.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages.....	\$649,101 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$276,221 88	\$260,000 00	\$298,300 00
State of Delaware .....	10,675 00	10,000 00	11,000 00
Cities in this State.....	319,677 63	289,500 00	373,985 00
Towns in this State .....	101,189 06	95,000 00	110,500 00
Villages in this State.....	65,120 00	63,000 00	66,850 00
	<u>\$773,883 56</u>	<u>\$717,500 00</u>	<u>\$860,635 00</u>

Banking lot, cost \$8,000; estimated present value.....	860,635 00
Cash on deposit in banks or trust companies.....	6,000 00
All other assets not included above .....	118,197 20
	<u>24,619 57</u>
	<u>\$1,658,582 77</u>

#### LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$1,412,893 42
Interest credited for the six months ending with December 31, 1889 .....	26,300 88
	<u>\$1,439,194 30</u>
Surplus .....	219,388 47
	<u>\$1,658,582 77</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

#### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$123,222 46
From depositors, not including interest credited.....	418,458 53
From interest on loans, deposits and investments.....	65,383 65
From mortgages .....	26,925 50
From redemption of stocks .....	31,127 46
From all other sources.....	1,081 67
	<u>\$666,199 27</u>

## REPORT ON SAVINGS BANKS.

## PAYMENTS.

To depositors, including interest paid to them.....	\$393,1
For loans on bonds and mortgages .....	148,6
For interest (other than interest payments to depositors)...	
For current expenses of the bank, viz.: Salaries.....	\$4,192 00
For expenses of banking house or rent of banking	
rooms.....	400 00
For other expenses.....	522 46
	5,1
For taxes on real estate, except banking house....	
For repairs and other incidental expenses on real estate,	
except banking house.....	
Other payments.....	
Cash on hand and in banks or trust companies, December	
31, 1889, after transactions of the day.....	118,1
	\$666,1

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	
Number of accounts opened or reopened during the year	
1889 .....	
Number of accounts closed during the year 1889.....	
Total number of deposits received during the year 1889....	
Total number of payments to depositors during the year	
1889 .....	
Amount deposited during the year 1889, not including	
interest credited for that period.....	\$418,1
Amount withdrawn during the year 1889.....	393,1
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$25,172 16
January, 1890.....	26,300 88
	51,1
Average amount of each account January 1, 1890.....	
Largest amount due any one depositor January 1, 1890,	
exclusive of interest and of any deposits made by order	
of a court of record, or of a surrogate.....	9,1
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year  
4 per cent.

## 122. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY MAMARONECK.

[Main street; organized 1887.]

BRADFORD RHODES, President.

THOMAS J. MEIGHAN, Sec.

BRADFORD RHODES,  
JONATHAN CARPENTER,  
THOMAS HALSTED,  
RICHARD C. CORNELL,  
EVERETT RUSHMORE,

MAT  
S

WILLIAM R. STILES,  
EDWIN C. GASTLEY,  
JOHN R. McLEOD,  
JACK S. McLEOD,  
BOND.

Bonds and mortga  
Stock investment

Stocks and Bon  
Towns in this Sta  
School district ..

11

# WESTCHESTER COUNTY.

251

Cash on deposit in banks or trust companies.....	\$29,414 97
Cash on hand .....	3,451 77
All other assets not included above.....	841 59
	<u>\$112,764 93</u>

## LIABILITIES.

### Amount due depositors, viz. :

Principal .....	\$110,475 49
Interest credited for the six months ending with December 31, 1889 .....	1,131 66
	<u>\$111,607 15</u>
Surplus .....	1,157 78
	<u>\$112,764 93</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day .....	\$34,232 30
From depositors, not including interest credited .....	617,224 35
From interest on loans, deposits and investments .....	3,455 37
From mortgages.....	11,500 00
From redemption of stocks.....	3,000 00
From all other sources, viz. : Real estate sold.....	143 70
	<u>\$669,555 72</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$578,497 49
For loans on bonds and mortgages .....	36,170 00
For stocks and bonds, purchased, par value, \$20,600; cost, including premiums, commissions, etc.....	20,686 60
For interest (other than interest payments to depositors)...	16 30
For current expenses of the bank, viz. : Salaries.....	\$770 00
For expenses of banking house or rent of banking rooms.....	300 00
For other expenses.....	248 59
	<u>1,318 59</u>
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day .....	32,866 74
	<u>\$669,555 72</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	679
Number of accounts opened or reopened during the year 1889 .....	299
Number of accounts closed during the year 1889.....	106
Total number of deposits received during the year 1889....	4,437
Total number of payments to depositors during the year 1889 .....	8,129
Amount deposited during the year 1889, not including interest credited for that period.....	\$617,224 35
Amount withdrawn during the year 1889.....	578,497 49
Amount of interest credited and paid for the year 1889, viz. :	
July, 1889 .....	\$832 88
January, 1890.....	1,131 66
	<u>1,964 54</u>

## REPORT ON SAVINGS BANKS.

Average amount of each account January 1, 1890.....	\$164 36
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,045 00
Number of such accounts which exceeded \$3,000.....	3

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## 123. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Incorporated 1853.]

BENSON FERRIS, *President*.J. W. MABEE, *Secretary*.

## TRUSTEES.

BENSON FERRIS,  
LUCIUS T. VALE,  
RICHARD B. COUTANT,  
ABRAHAM A. COLES,

JACOB MOTT,  
JAMES S. MILLARD,  
CHARLES G. STEPHENS,  
MOSES W. TAYLOR,  
DAVID SILVER,

ISAIAH WASHBURN,  
ELIAS MANN,  
GEORGE SILVER,  
JOSEPH W. MABEE.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....			\$533,492 00
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$104,987 50	\$100,000 00	\$125,000 00
District of Columbia.....	48,100 00	50,000 00	58,000 00
State of Ohio.....	102,076 00	100,000 00	101,800 00
Cities in this State.....	172,008 00	186,000 00	190,400 00
Towns in this State.....	58,326 00	56,600 00	57,600 00
Villages in this State.....	147,390 00	136,000 00	148,230 00
	<u>\$632,887 50</u>	<u>\$608,600 00</u>	<u>\$680,230 00</u>
			680,230 00
Amount loaned on stocks as authorized by chapter 409, Laws of 1882.....			5,000 00
Banking house and lot, cost \$8,885; estimated present value.....			6,000 00
Other real estate, cost \$12,295, estimated present value....			11,000 00
Cash on deposit in banks or trust companies.....			116,400 21
Cash on hand.....			28,889 19
All other assets not included above, viz.: Land contracts, balance of principal unpaid.....			26,696 16
			<u>\$1,407,707 56</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,217,689 51	
Interest credited for the six months ending with December 31, 1889.....	21,907 88	
		\$1,239,597 3
Surplus.....		168,110 1
		<u>\$1,407,707 5</u>

## CASH TRANSACTIONS DURING THE YEAR 1889.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1889, before transactions of the day.....	\$130,320 07
From depositors, not including interest credited.....	463,665 72
From interest on loans, deposits and investments.....	60,526 76

# WESTCHESTER COUNTY.

253

nts from other real estate .....	\$70 00
ortgages .....	63,288 00
edemption of stocks.....	69,150 00
ocks sold, par value, \$20,000; amount received or.....	21,375 00
l other sources, viz.: Land contract payment .....	1,100 00
	<u>\$809,495 55</u>

## PAYMENTS.

sitors, including interest paid to them .....	\$419,379 81
is on bonds and mortgages.....	71,900 00
is on stocks and other securities.....	5,000 00
ks and bonds, purchased, par value, \$145,100; cost, ing premiums, commissions, etc .....	156,735 00
rest (other than interest payments to depositors)...	50 34
rrrent expenses of the bank, viz.: Salaries.....	\$3,900 00
xpenses of banking house or rent of banking ns.....	168 48
her expenses.....	492 34
	<u>4,560 82</u>
estate acquired by foreclosure, or in settlement of due the bank .....	6,423 45
s on real estate, except banking house .....	96 32
airs and other incidental expenses on real estate, banking house.....	60 41
hand and in banks or trust companies, December 9, after transactions of the day .....	145,289 40
	<u>\$809,495 55</u>

## STATISTICAL INFORMATION.

of open accounts, January 1, 1890.....	3,232
of accounts opened or reopened during the year .....	534
of accounts closed during the year 1889 .....	348
umber of deposits received during the year 1889....	4,064
umber of payments to depositors during the year .....	3,365
t deposited during the year 1889, not including st credited for that period.....	\$463,665 72
t withdrawn during the year 1889.....	419,379 81
t of interest credited and paid for the year 1889, viz.:	
1889 .....	\$21,219 94
ary, 1890.....	21,907 88
	<u>43,127 82</u>
e amount of each account January 1, 1890.....	383 54
r of such accounts which exceeded \$3,000 .....	9

per cent of dividends or interest to depositors during the year 1889,  
nt.



**124. YONKERS SAVINGS BANK, YONKERS.**

[16 South Broadway; incorporated 1854.]

ROBERT P. GETTY, *President*.LYMAN COBB, JR., *Cashier*.**TRUSTEES.**

ROBERT P. GETTY,  
JOHN W. ROCKWELL,  
SYLVANUS MAYO,  
S. FRANCIS QUICK,  
G. LIVINGSTON MORSE,  
J. HENRY WILLIAMS,

S. EMMETT GETTY,  
CHARLES REED,  
G. W. REED,  
FRED VON STORCH,  
H. J. ANDRUS,

JACOB READ,  
S. H. THAYER, JR.,  
S. P. HOLMES,  
JOSEPH A. LOCKWOOD,  
WILLIAM H. THORNE,  
WILLIAM H. STEWART.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages ..... \$885,952 09  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$451,237 95	\$370,000 00	\$466,200 00
Cities in this State.....	372,290 36	357,898 61	409,318 61
Counties in this State.....	52,000 00	52,000 00	52,000 00
Towns in this State.....	32,141 63	30,000 00	31,750 00
School district.....	27,798 20	26,000 00	27,450 00
	<u>\$935,468 14</u>	<u>\$835,898 61</u>	<u>\$986,718 61</u>

986,718 61

Amount loaned on stocks as authorized by chapter 409,  
Laws of 1882..... 49,000 00  
Banking house and lot cost \$59,538.04; estimated present  
value..... 35,500 00  
Other real estate, cost, \$38,429.24; estimated present value. 27,700 00  
Cash on deposit in banks or trust companies..... 100,581 41  
Cash on hand..... 14,424 21  
All other assets not included above ..... 28,405 66

\$2,128,281 98**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$1,920,809 92  
Interest credited for the six months ending with  
December 31, 1889..... 34,924 10

\$1,955,734 02

Surplus ..... 172,547 96

\$2,128,281 98**CASH TRANSACTIONS DURING THE YEAR 1889.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,  
1889, before transactions of the day..... \$151,405 55  
From depositors, not including interest credited..... 628,013 88  
From interest on loans, deposits and investments ..... 84,969 64  
From rents from banking house ..... 1,175 00  
From rents from other real estate..... 615 00  
From mortgages..... 69,832 00  
From redemption of stocks ..... 105,870 52  
From loans repaid..... 140,705 00  
From all other sources, viz.: Real estate sold ..... 2,063 50

\$1,184,650 09

PAYMENTS.

To depositors, including interest paid to them .....	\$550,862 80
For loans on bonds and mortgages .....	137,843 55
For loans on stocks and other securities.....	37,255 00
For stocks and bonds purchased, par value, \$295,898.61; cost, including premiums, commissions, etc.....	333,181 50
For interest (other than interest payments to depositors) ..	182 07
For current expenses of the bank, viz.: Salaries.....	\$7,345 00
For expenses of banking house or rent of banking rooms.....	1,125 26
For other expenses.....	914 14
	<hr/>
	9,384 40
For taxes on real estate, except banking house.....	695 76
For repairs and other incidental expenses on real estate, except banking house .....	239 39
Cash on hand and in banks or trust companies, December 31, 1889, after transactions of the day.....	115,005 62
	<hr/>
	\$1,184,650 09
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1890.....	6,977
Number of accounts opened or reopened during the year 1889 .....	995
Number of accounts closed during the year 1889.....	542
Total number of deposits received during the year 1889 ....	9,530
Total number of payments to depositors during the year 1889 .....	6,460
Amount deposited during the year 1889, not including interest credited for that period.....	\$628,013 88
Amount withdrawn during the year 1889 ....	550,862 80
Amount of interest credited and paid for the year 1889, viz.:	
July, 1889.....	\$33,144 84
January, 1890 .....	34,924 10
	<hr/>
	68,068 94
Average amount of each account January 1, 1890.....	280 31
Largest amount due any one depositor January 1, 1890, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1889,  
3 to 4 per cent.

## REPORT ON SAVINGS BANKS.

*Condition of the Savings Banks in Aggregate by Counties, January 1, 1890.*

COUNTIES.	PAR VALUE.								
	Bonds and mortgages.	United States bonds.	District of Columbia 3-6 bonds.	New York State stocks.	Stocks of other States.	Bonds of cities in this State.	Bonds of counties in this State.	Bonds of towns in this State.	Bonds of villages in this State.
Albany.....	\$7,849,508	\$3,223,700	.....	\$128,350	\$575,876	\$8,750,636	\$906,000	\$286,600	\$506,600
Broome.....	871,409	354,610	.....	.....	.....	350,000	189,263	.....	.....
Cayuga.....	1,490,845	605,000	\$150,000	.....	50,000	239,473	7,506	57,000	.....
Chemung.....	702,943	100,000	.....	.....	.....	.....	165,400	.....	104,900
Columbia.....	400,367	30,000	.....	.....	57,612	368,641	.....	199,489	23,500
Dorland.....	3,303,270	571,000	6,000	.....	85,987	20,000	.....	146,100	681,550
Dutchess.....	13,991,872	6,550,000	1,350,000	.....	448,880	1,965,688	275,500	546,650	7,000
Essex.....	180,377	145,000	.....	.....	300,000	2,622,955	309,000	52,500	12,100
Greene.....	736,287	60,000	.....	.....	.....	114,000	23,000	42,100	337,932
Hartford.....	30,982,616	17,354,000	1,236,000	12,000	9,851,351	27,297,908	3,892,295	455,135	326,000
Jefferson.....	288,683	108,500	.....	.....	10,000	78,000	8,300	82,600	18,100
Madison.....	13,018,572	4,210,000	100,000	.....	100,000	2,545,231	150,000	90,500	35,500
Monroe.....	131,913,342	.....	.....	.....	.....	13,500	.....	7,000	13,000
New York.....	134,503,486	75,916,100	1,314,300	3,016,450	24,265,619	52,508,939	4,201,000	1,297,253	438,000
Niagara.....	550,370	3,000	.....	.....	.....	39,872	.....	49,185	13,500
Oneida.....	2,231,968	2,852,500	174,000	715,000	102,000	222,000	3,000	231,600	11,000
Orangeta.....	8,889,405	1,730,000	.....	140,000	140,000	1,322,200	75,000	283,700	33,850
Orange.....	2,606,614	702,000	.....	5,600	16,980	2,796,063	20,000	681,400	188,300
Osageo.....	620,135	.....	.....	.....	.....	251,600	.....	569,300	93,500
Putnam.....	96,265	.....	.....	.....	.....	38,500	.....	22,500	.....
Queens.....	1,293,255	35,000	50,000	.....	8,371	190,500	205,000	56,000	127,300
Rensselaer.....	877,243	2,050,000	.....	.....	185,000	1,710,299	338,000	19,007	109,000
Richmond.....	328,576	50,000	.....	.....	56,000	18,000	215,000	28,000	.....
Schenectady.....	209,515	389,000	33,000	.....	.....	165,665	9,500	18,000	132,000
Saratoga.....	55,768	.....	.....	.....	.....	.....	.....	.....	9,600
Suffolk.....	1,955,792	121,000	210,000	.....	168,623	356,000	55,000	199,374	69,000
Tompkins.....	350,245	190,000	.....	.....	29,052	10,000	.....	124,400	10,500
Ulster.....	2,733,950	305,050	25,000	.....	15,000	463,814	362,470	897,701	70,124
Westchester.....	3,722,812	851,200	60,000	13,000	312,113	1,451,899	187,780	507,141	427,825
Add for cents.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	\$234,903,486	\$117,247,660	\$1,708,300	\$3,890,400	\$36,880,374	\$106,124,603	\$10,921,742	\$7,253,352	\$3,457,749

## ANNUAL STATEMENT.

257

Condition of the Savings Banks January 1, 1890 — (Continued).

COUNTIES.	Bonds of school districts in this State.	Total par value of stocks and bonds.	Estimated market value of stocks and bonds.	Amount of stocks and bonds at cost.	Amount loaned on stocks, as authorized by chapter 409, Laws of 1884.	Banking houses and lots at estimated market value.	Other real estate at estimated market value.	Cash on deposit in banks and trust companies.	Cash on hand.
Albany .....	\$25,000	\$13,412,762	\$16,191,533	\$15,165,301	\$28,925	\$125,000	\$55,150	\$2,141,598	\$203,627
Broome .....	.....	900,379	1,042,848	967,375	6,400	.....	4,600	320,732	28,646
Cayuga .....	.....	1,131,473	1,318,602	1,178,047	.....	110,000	39,407	247,482	8,511
Chemung .....	2,600	988,642	1,082,304	1,029,404	24,300	10,000	8,155	204,068	21,429
Columbia .....	.....	304,887	319,241	315,060	800	.....	.....	86,756	10,022
Cortland .....	158,360	4,623,618	5,221,994	4,754,691	47,000	73,800	97,184	524,845	78,675
Delaware .....	.....	11,191,455	13,583,174	12,366,547	70,600	300,000	188,312	3,283,092	387,869
Erle .....	6,500	483,900	685,763	641,281	300	.....	.....	90,728	.....
Greene .....	.....	539,802	581,628	553,123	21,000	15,000	.....	159,740	21,048
Jefferson .....	11,850	59,978,190	70,952,134	64,742,652	345,000	1,108,042	45,826	4,756,469	1,242,980
Kings .....	63,500	300,500	320,910	327,649	.....	20,469	11,218	24,679	.....
Madison .....	.....	7,231,231	9,074,331	8,489,828	25,300	607,264	111,618	1,973,495	265,338
Montgomery .....	15,360	48,860	49,577	49,695	400	.....	.....	24,553	1,725
Montgomery .....	80,000	162,977,653	195,389,108	179,816,486	6,396,100	3,528,393	430,500	14,527,709	3,739,231
New York .....	17,200	132,757	140,180	139,132	100	18,000	.....	299,952	31,706
Niagara .....	.....	4,041,100	5,073,804	4,475,735	.....	25,000	12,771	544,475	26,275
Oneida .....	15,950	3,600,700	4,323,747	3,911,338	53,102	450,692	12,000	1,141,374	116,146
Orangeta .....	64,270	4,373,633	5,374,820	5,113,246	3,175	66,000	4,800	694,499	42,043
Oswego .....	.....	904,400	1,019,624	956,698	86,924	23,128	3,799	114,403	26,163
Putnam .....	.....	63,000	72,546	71,689	.....	.....	.....	31,554	.....
Queens .....	500	752,671	846,673	786,104	.....	39,805	73,500	344,681	20,396
Rensselaer .....	4,409,306	386,600	5,286,686	4,909,348	.....	140,000	.....	181,026	33,739
Richmond .....	21,500	747,165	887,066	798,540	.....	.....	.....	24,268	12,201
Schenectady .....	.....	9,600	9,600	9,600	.....	15,000	.....	204,760	.....
Seneca .....	2,100	1,170,897	1,394,333	1,240,793	5,511	.....	7,500	26,517	892
Suffolk .....	.....	363,952	429,705	403,868	55,000	5,511	8,077	255,566	41,414
Tompkins .....	.....	2,112,509	2,346,933	2,190,670	2,286	16,000	.....	102,626	1,432
Ulster .....	63,350	3,921,008	4,450,066	4,199,734	50,840	85,562	116,625	784,588	31,437
Westchester .....	110,050	.....	.....	.....	93,800	75,000	58,700	571,873	82,108
Add for cents .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total .....	\$648,180	\$291,092,360	\$347,781,501	\$319,878,011	\$7,312,067	\$6,355,666	\$1,284,742	\$33,608,447	\$6,475,054

## REPORT ON SAVINGS BANKS.

Condition of the Savings Banks January 1, 1890 — (Continued).

COUNTIES.	Amount loaned on collaterals.	Other assets.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.	Total liabilities.	Number of open accounts, January 1, 1890.	Number of open accounts opened and reopened in the year 1889.
Albany .....	\$65,760	\$303,259	\$26,964,314	\$22,924,877	\$30,669	\$4,008,768	\$26,964,314	48,640	12,423
Broome .....	.....	31,635	2,306,173	2,075,083	.....	231,120	2,306,173	11,895	2,038
Cayuga .....	.....	21,806	3,226,656	2,790,155	.....	436,501	3,226,656	11,620	2,123
Chemung .....	.....	1,331	1,686	381	.....	1,304	1,686	4	.....
Columbia .....	.....	95,079	2,148,270	1,896,446	.....	246,824	2,148,270	6,102	1,229
Cortland .....	.....	21,573	808,761	758,493	59	50,268	808,761	8,588	1,536
Dutchess .....	.....	124,850	9,471,629	8,351,950	10,728	1,108,947	9,471,629	23,403	3,470
Erie .....	.....	369,369	32,124,293	27,353,896	.....	4,770,396	32,124,293	68,267	15,708
Greene .....	.....	15,132	850,301	717,862	.....	132,439	850,301	2,540	482
Jefferson .....	.....	19,700	1,554,441	1,401,831	.....	152,609	1,554,441	7,970	1,543
Kings .....	.....	1,070,140	110,503,228	93,833,649	24,469	16,645,085	110,503,228	250,868	47,322
Madison .....	.....	23,432	689,393	631,818	.....	57,574	689,393	2,488	687
Monroe .....	.....	311,279	25,387,202	22,023,956	103,519	3,269,725	25,387,202	47,014	12,844
Montgomery .....	.....	4,179	171,778	169,038	84	2,655	171,778	2,344	1,018
New York .....	.....	3,149,890	361,661,449	307,773,288	53,887,326	53,887,326	361,661,449	745,383	150,760
Niagara .....	.....	18,685	969,014	897,331	72	71,683	969,014	3,320	1,442
Oneida .....	.....	42,709	8,017,033	6,298,821	16,724	1,711,487	8,017,033	23,135	4,583
Onondaga .....	.....	265,965	15,305,023	13,287,860	30,205	1,966,966	15,305,023	39,401	11,182
Orange .....	.....	119,984	8,911,945	7,570,983	.....	1,340,968	8,911,945	22,113	3,671
Putnam .....	.....	46,409	1,940,589	1,784,027	419	156,141	1,940,589	7,584	2,247
Queens .....	.....	22,784	223,150	191,406	.....	31,743	223,150	859	206
Rensselaer .....	.....	30,033	2,649,112	2,331,827	.....	317,285	2,649,112	12,748	2,991
Richmond .....	.....	69,586	6,598,283	5,110,155	39,775	1,448,349	6,598,283	115,096	2,907
Schenectady .....	.....	14,769	804,292	696,978	.....	108,314	804,292	3,412	730
Seneca .....	.....	17,283	1,333,615	1,159,202	.....	174,413	1,333,615	4,156	885
Suffolk .....	.....	3,988	113,567	113,296	72	1,168	113,567	894	200
Tompkins .....	.....	53,108	3,781,916	3,293,629	.....	488,383	3,781,916	9,110	1,083
Ulster .....	.....	9,789	912,034	751,260	.....	160,744	912,034	3,754	1,290
Westchester .....	.....	149,701	6,269,735	5,583,134	1,208	745,360	6,269,735	16,065	2,923
Add for cents.....	16,960	136,194	9,208,078	8,341,162	15	867,597	9,208,078	27,244	5,414
Total .....	\$143,396	\$6,543,168	\$644,927,526	\$550,066,887	\$289,069	\$94,601,800	\$644,927,526	1,420,997	295,806

\* Deposit of banks in liquidation, \$718.

† Number of accounts of banks in liquidation, five.

## ANNUAL STATEMENT.

259

COUNTIES.	Number of accounts closed in the year 1889.	Total deposits received during the year 1889.	Total number of payments to depositors during the year 1889.	Am't deposited during the year 1889, not including interest credited for that period.	Amount withdrawn during the year 1889.	Amount of interest credited and paid for the year 1889.	Salaries paid for the year 1889.	Expenses other than salaries for the year 1889.
Albany .....	8,251	68,271	52,991	\$3,443,260	\$7,181,076	\$762,394	\$51,304	\$34,453
Broome .....	1,991	23,866	18,346	1,506,714	1,443,624	64,404	9,100	3,989
Cayuga .....	1,867	22,628	19,731	1,956,046	1,890,669	89,871	11,360	4,564
Chemung .....	1,125	6,133	5,086	508,375	540,159	61,692	7,040	1,458
Columbia .....	1,272	7,966	8,079	673,684	699,020	26,868	2,950	873
Cortland .....	3,315	24,179	18,445	2,134,588	2,063,438	303,169	17,143	7,163
Dutchess .....	14,576	141,182	134,826	13,401,592	13,381,884	1,092,133	67,637	23,142
Erie .....	4,401	24,660	2,163	220,705	238,768	19,516	2,700	765
Greene .....	1,022	11,073	8,007	720,365	613,862	47,619	3,800	1,225
Jefferson .....	38,789	363,662	274,333	34,010,806	32,965,638	3,001,408	216,335	63,668
Kings .....	602	3,618	2,896	272,196	244,324	21,513	2,561	724
Madison .....	11,040	72,064	75,723	11,674,352	11,725,148	812,724	58,001	33,776
Monroe .....	438	5,316	2,398	192,306	134,168	3,176	650	929
Montgomery .....	120,790	943,225	748,906	89,669,682	86,305,066	10,139,511	656,185	219,386
New York .....	1,890	10,029	11,860	1,338,676	1,363,344	30,777	3,124	2,217
Niagara .....	3,737	30,292	22,385	2,077,373	2,103,722	284,298	15,600	10,978
Oneida .....	8,866	79,127	73,222	8,079,420	7,763,066	477,922	38,439	23,600
Onondaga .....	2,753	23,800	16,581	2,209,063	2,081,746	264,739	19,673	6,686
Orange .....	2,040	17,807	16,086	1,367,098	1,362,098	63,669	9,780	2,697
Oswego .....	120	897	453	58,213	44,364	6,847	1,125	601
Putnam .....	1,418	25,129	10,549	1,205,068	1,126,647	71,751	7,663	2,796
Queens .....	3,072	23,095	15,696	1,227,191	1,403,928	144,807	12,800	13,792
Rensselaer .....	465	5,064	3,663	373,479	289,240	16,664	4,933	2,900
Richmond .....	517	6,647	3,366	390,324	353,299	38,784	1,750	481
Schenectady .....	1,742	17,442	1,890	80,043	76,871	3,094	1,560	387
Seneca .....	164	6,878	6,254	796,961	736,696	120,359	8,619	1,808
Suffolk .....	788	5,972	6,370	533,050	441,259	18,897	2,600	1,147
Tompkins .....	1,032	6,370	5,370	1,816,546	1,737,899	176,782	16,788	6,115
Ulster .....	2,314	15,325	15,325	3,841,160	3,627,374	276,626	31,483	9,123
Westchester .....	3,651	42,811	37,461	3,841,160	3,627,374	276,626	31,483	9,123
Add for cents .....				4	2	6		
Total .....	237,656	1,993,604	1,601,093	\$190,767,230	\$182,676,303	\$18,267,996	\$1,280,763	\$431,339

## STATEMENT.

*Of expenses, names of persons employed, the compensation paid to severally and expenses charged to savings banks for the year ending February 28, 1890.*

## SALARIES.

Charles R. Hall.....	\$2,20
L. F. Cahill.....	2,50
H. C. Covell.....	2,20
J. D. Moriarty.....	1,50
J. Q. Adams.....	90
J. Van Vranken.....	80
James Gaffney.....	20
E. A. Werner.....	20
M. S. Eustace.....	10
B. S. W. Clark.....	10
Wallace Darrow.....	0
James Teale.....	0
L. J. Lloyd.....	0

## PRINTING, ETC.

Printing and binding report of superintendent relative to savings banks for the year 1888.....	1,40
--	------

## MISCELLANEOUS.

Expressage.....	20
Postage and post office bills.....	0
Newspapers and periodicals.....	0
Books and stationery.....	10
Cleaning.....	0
Telephone and telegraph bills.....	10
Traveling expenses of Willis S. Paine.....	60
Sundries.....	0
Employés expenses while examining savings banks.....	1,20

---

\$15,10

---

---

# STATEMENTS

SHOWING THE

CONDITION OF THE SAVINGS BANKS,

AS FOUND BY

Examinations which were made between March 1, 1889,  
and March 1, 1890.

---





# EXAMINATIONS.

## ALBANY CITY SAVINGS INSTITUTION.

[Examined January 16, 1890.]

SETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages .....	4	\$314,900 00	.....	.....	\$1,029,709 46
mortgages .....	4½	136,800 00	.....	.....	
mortgages .....	5	519,723 30	.....	.....	
mortgages .....	6	58,286 16	.....	.....	
as regist'd bonds	4	200,000 00	126	\$252,000 00	
te warrants .....	6	25,000 00	101	25,250 00	
te warrants .....	6	31,397 16	Cost.	31,867 68	
ate warrants .....	7	10,898 73	Cost.	11,007 72	
ty bonds .....	6	3,000 00	105	3,150 00	
certificates .....	6	3,390 46	Cost.	3,390 46	
bonds .....	4	10,000 00	104	10,400 00	
bonds .....	7	20,000 00	127	25,400 00	
bonds .....	7	20,000 00	129½	25,900 00	
bonds .....	7	3,000 00	113	3,390 00	
bonds .....	7	5,000 00	139	6,950 00	
bonds .....	7	2,000 00	157	3,140 00	
city bonds .....	4	3,000 00	105½	3,157 50	
city bonds .....	7	5,000 00	135½	6,762 50	
city bonds .....	4½	13,000 00	113½	14,755 00	
y bonds .....	7	2,000 00	129½	2,585 00	
bonds .....	7	10,000 00	115½	11,550 00	
bonds .....	7	5,000 00	103	5,150 00	
city bonds .....	5	3,000 00	112½	3,375 00	
city bonds .....	5	7,000 00	113½	7,945 00	
city bonds .....	5	3,000 00	114½	3,435 00	
city bonds .....	5	3,000 00	115½	3,465 00	
city bonds .....	5	3,000 00	116½	3,495 00	
city bonds .....	4	1,000 00	102½	1,025 00	
city bonds .....	5	13,000 00	102½	13,325 00	
city bonds .....	5	13,000 00	108.9	14,157 00	
city bonds .....	5	13,000 00	114½	14,852 50	
city bonds .....	5	40,000 00	118.9	47,560 00	
city bonds .....	5	46,000 00	122.69	56,437 40	
city bonds .....	5	56,000 00	125.9	70,504 00	
city bonds .....	5	61,000 00	128.61	78,452 10	
warrants .....	6	82,833 72	Cost.	85,626 72	
ings town bds..	6	500 00	105.6	528 00	
onds .....	7	1,000 00	111	1,110 00	
bonds .....	7	1,000 00	108½	1,085 00	
bonds .....	7	1,000 00	113½	1,132 50	
n bonds .....	4	13,100 00	100	13,100 00	
bonds .....	7	1,000 00	127½	1,275 00	
town bonds .....	5	2,000 00	106	2,120 00	
bonds .....	7	1,900 00	125.83	2,390 77	
rn bonds .....	4	2,000 00	100	2,000 00	
town bonds .....	5½	1,500 00	100.74	1,511 10	
town bonds .....	5½	1,500 00	102.16	1,532 40	
town bonds .....	5½	1,500 00	103½	1,552 50	
town bonds .....	5½	1,500 00	104.85	1,572 75	
town bonds .....	5½	1,500 00	106	1,590 00	
town bonds .....	5½	1,500 00	107½	1,608 75	
town bonds .....	5½	1,500 00	108½	1,627 50	
lle town bonds..	5	2,000 00	110	2,200 00	
lle town bonds..	5	2,000 00	110½	2,210 00	
lle town bonds..	5	2,000 00	111	2,220 00	
lle town bonds..	5	2,000 00	111½	2,230 00	
lle town bonds..	5	2,000 00	112	2,240 00	
lle town bonds..	5	2,000 00	112½	2,250 00	
lle town bonds..	5	2,000 00	113	2,260 00	
lle town bonds..	5	2,000 00	113½	2,270 00	

## ALBANY CITY SAVINGS INSTITUTION—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
North Danville town bonds..	5	\$2,000 00	114	\$2,280 00	
North Danville town bonds..	5	2,000 00	114½	2,290 00	
North Danville town bonds..	5	2,000 00	115½	2,300 00	
Sodus town bonds.....	5	1,500 00	110.64	1,659 60	
Sodus town bonds.....	7	3,500 00	125.83	4,404 05	
Venice town bonds.....	7	500 00	100	500 00	
New Berlin village bonds....	4	9,500 00	100	9,500 00	
Saratoga village bonds.....	5	500 00	116	580 00	
Saratoga village bonds.....	5	1,500 00	116½	1,743 75	
Oneonta village bonds.....	6	1,000 00	108.98	1,089 80	
Oneonta village bonds.....	5	1,000 00	101½	1,012 50	
Waterville village bonds.....	4	10,000 00	100	10,000 00	
Saratoga water certificates..	5	10,000 00	100	10,000 00	
Saratoga water certificates..	5	12,500 00	101½	12,687 50	
Saratoga water certificates..	5	15,000 00	102½	15,375 00	
Call loans.....					\$978,499 05
Real estate.....					75,800 00
Cash on hand and on deposit					8,000 00
Interest accrued on stocks					367,191 48
and bonds.....				\$18,471 37	
Interest accrued on mort-					
gages.....				11,036 00	
Interest accrued on moneys					
deposited.....				810 06	
Interest accrued on loans...				481 25	
Taxes advanced on mort-					25,798 68
gages held.....					1,014 95
Rents accrued to date.....					84 00
<b>LIABILITIES.</b>					<b>\$2,486,097 62</b>
Due depositors.....				\$2,338,746 65	
Interest accrued on deposits	Est'd.			3,913 33	
Rent of banking house ac-					
crued.....				62 50	
Salaries accrued.....				154 17	
Surplus on market value					2,342,876 65
basis.....					\$143,220 97
Market value of bonds and					
stocks.....				\$978,499 05	
Par value of bonds and stocks				839,020 07	
Surplus on par value					139,478 98
basis.....					\$3,741 99

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$314,900 00	\$12,596 00	
Bonds and mortgages.....	4½	136,800 00	6,156 00	
Bonds and mortgages.....	5	519,723 30	25,988 16	
Bonds and mortgages.....	6	58,286 16	3,497 16	
United States bonds.....	4	200,000 00	8,000 00	
Colorado State warrants.....	6	56,397 16	3,388 83	
Nebraska State warrants.....	7	10,898 73	762 91	
Albany county bonds.....	6	3,000 00	180 00	
Albany city certificates.....	6	3,390 46	203 42	
Bonds of cities.....	4	14,000 00	560 00	
Bonds of cities.....	5	261,000 00	13,050 00	
Bonds of cities.....	4½	13,000 00	585 00	
Bonds of cities.....	7	72,000 00	5,040 00	
City warrants.....	6	82,833 72	4,970 02	
Town bonds.....	7	9,900 00	693 00	
Town bonds.....	6	500 00	30 00	
Town bonds.....	5	25,500 00	1,275 00	
Town bonds.....	5½	10,500 00	577 50	
Town bonds.....	4	15,100 00	604 00	

# EXAMINATIONS.

265

## ANY CITY SAVINGS INSTITUTION — (Continued).

ESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
er certificates .....	5	\$37,500 00	\$1,875 00	
ages .....	4	19,500 00	780 00	
ages .....	5	3,000 00	150 00	
ages .....	6	1,000 00	60 00	
sit .....	.....	Estimated	10,920 00	
			668 00	\$102,608 00
CHARGES.				
positors .....	.....	.....	\$85,964 64	
			3,700 00	
ses .....	.....	.....	1,500 00	
		Estimated	1,000 00	92,164 64
Income .....	.....	.....		\$10,438 36

## ALBANY EXCHANGE SAVINGS BANK.

[Examined February 10, 1890.]

SETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
ortgages .....	4 to 6	.....	.....	.....	\$253,179 67
s bonds .....	4	\$250,000 00	123 ½	\$308,750 00	
te warrants .....	6	97,539 16	100	97,539 16	
ate warrants .....	7	67,776 69	100	67,776 69	
onds .....	7	20,000 00	102	20,400 00	
onds .....	6	10,000 00	118	11,800 00	
onds .....	7	20,000 00	154	30,800 00	
ly bonds .....	7	10,000 00	145	14,500 00	
onds .....	7	16,000 00	160	25,600 00	
onds .....	7	10,000 00	164	16,400 00	
onds .....	6	10,000 00	111	11,100 00	
onds .....	7	1,000 00	122	1,220 00	
town bonds .....	5	4,000 00	100	4,000 00	609,885 85
ed by collaterals.	.....	.....	.....	.....	11,000 00
ed .....	Cost.	3,733 93	.....	Est'd value.	70,902 66
ued .....	.....	.....	.....	.....	4,000 00
ed .....	.....	.....	.....	.....	18,834 99
					70 00
ILITIES.					\$967,873 17
rs .....	.....	.....	.....	\$793,634 11	
ued .....	.....	.....	.....	9,737 38	
ses (estimated) ..	.....	.....	.....	1,700 00	805,071 49
					\$162,801 68

## ANNUAL INCOME AND CHARGES THEREON.

ESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
ortgages .....	4	\$8,000 00	\$320 00	
ortgages .....	4 ½	8,000 00	360 00	
ortgages .....	5	122,250 00	6,112 50	
ortgages .....	6	114,929 67	6,895 78	
ments .....	4	250,000 00	10,000 00	
ments .....	5	4,000 00	200 00	
ments .....	6	117,539 16	7,052 35	
ments .....	7	144,776 69	10,134 37	
	4	4,000 00	160 00	

## ALBANY EXCHANGE SAVINGS BANK—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Call loans.....	5	\$7,000 00	\$350 00	
Cash deposited.....	2½	70,902 66	1,772 57	
Rents .....				\$43,357 80
				425 0
				\$43,782 80
CHARGES.				
Interest to depositors .....			\$27,174 03	
Salaries.....			1,500 00	
Other expenses .....			2,332 76	
				31,006 79
Excess of income .....				\$12,775 78

## AMERICAN SAVINGS BANK.

[Examined October 24, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ to 6				\$342,100 00
United States bonds .....	4	\$20,000 00	127	\$25,400 00	
United States bonds .....	4½	2,000 00	105½	2,110 00	
Kentucky State bonds .....	4	10,000 00	112	11,200 00	
Missouri State bonds .....	3½	20,000 00	107	21,400 00	
Missouri State bonds .....	6	4,000 00	118	4,720 00	
New York city bonds .....	6	25,000 00	101	25,250 00	
New York city bonds .....	6	500 00	120	600 00	
New York city bonds .....	7	5,000 00	104	5,200 00	
New York city bonds .....	7	1,000 00	126	1,260 00	
New York city bonds .....	7	20,000 00	145	29,000 00	
Brooklyn city bonds .....	6	3,000 00	106	3,180 00	
Brooklyn city bonds .....	6	1,000 00	136	1,360 00	
Brooklyn city bonds .....	6	1,000 00	146	1,460 00	
Brooklyn city bonds .....	7	1,000 00	145	1,450 00	
Yonkers city bonds .....	7	2,000 00	154	3,080 00	
Sharon town bonds .....	7	13,000 00	113	14,690 00	
Cayler town bonds .....	4	2,500 00	103	2,575 00	
Perry town bonds .....	7	4,300 00	130	5,590 00	
Pittsfield town bonds .....	4	7,000 00	105	7,350 00	
Erwin town bonds .....	4	8,000 00	102	8,160 00	
Harriet town bonds .....	4½	9,000 00	107	9,630 00	
Frankfort town bonds .....	6	1,500 00	102	1,530 00	
Pittsford town bonds .....	3½	7,000 00	106	7,420 00	
Mamaroneck town bonds .....	4½	20,000 00	117	23,400 00	
Lansingburgh village bonds .....	4	20,000 00	110	22,000 00	
Hill village bonds .....	4	4,200 00	101	4,242 00	
Whitehall village bonds .....	4	8,000 00	108	8,640 00	
Colorado State warrants .....	6	9,260 33	100	9,260 33	
Rochester city warrants .....	6	16,053 12	100	16,053 12	
Cash on hand and deposited.					277,210 45
Interest accrued .....					98,662 91
					7,326 27
					\$725,299 63
Due depositors .....				\$697,208 65	
Interest accrued .....				5,624 34	
Salaries and rent accrued .....				1,010 00	
					703,842 99
Surplus .....					\$21,456 64

## AMERICAN SAVINGS BANK — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$52,000 00	\$2,340 00	
Bonds and mortgages.....	5	245,000 00	12,250 00	
Bonds and mortgages.....	5½	14,000 00	770 00	
Bonds and mortgages.....	6	31,100 00	1,866 00	
Bond investments.....	3	25,000 00	750 00	
Bond investments.....	3½	27,000 00	945 00	
Bond investments.....	4	79,700 00	3,188 00	
Bond investments.....	4½	31,000 00	1,395 00	
Bond investments.....	6	36,313 45	2,173 61	
Bond investments.....	7	46,300 00	3,241 00	
Cash deposited.....	3	97,806 46	2,934 19	
<b>CHARGES.</b>				\$31,858 00
Interest to depositors.....			\$17,918 26	
Salaries.....			4,000 00	
Rent.....			3,000 00	
Other expenses.....			354 77	
				25,273 03
Excess.....				\$6,584 97

## BANK FOR SAVINGS, NEW YORK CITY.

[Examined August 15, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 5				\$14,457,800 00
United States bonds.....	4	\$18,150,000 00	128	\$23,232,000 00	
United States bonds.....	6	11,000 00	118	12,980 00	
United States bonds.....	6	883,000 00	121	439,230 00	
United States bonds.....	6	171,000 00	124	212,040 00	
United States bonds.....	6	933,000 00	127	1,184,910 00	
United States bonds.....	6	22,000 00	130	28,600 00	
District of Columbia bonds.....	3.65	650,000 00	121	786,500 00	
New York State bonds.....	6	900,000 00	106	954,000 00	
New York State bonds.....	6	1,500,000 00	109½	1,642,500 00	
Pennsylvania State bonds.....	4	200,000 00	101	202,000 00	
Pennsylvania State bonds.....	4	200,000 00	102	204,000 00	
Pennsylvania State bonds.....	4	200,000 00	103	206,000 00	
Massachusetts State bonds.....	3	1,500,000 00	103	1,548,000 00	
Ohio State bonds.....	3	110,000 00	101	111,100 00	
Ohio State bonds.....	3	150,000 00	101½	152,250 00	
Ohio State bonds.....	3	240,000 00	101½	244,200 00	
Connecticut State bonds.....	3	25,000 00	101½	25,312 50	
New York city bonds.....	3	200,000 00	103	206,000 00	
New York city bonds.....	3	400,000 00	104	416,000 00	
New York city bonds.....	4	1,000,000 00	119	1,190,000 00	
New York city bonds.....	5	146,000 00	114	166,440 00	
New York city bonds.....	5	1,500,000 00	132½	1,987,500 00	
New York city bonds.....	6	200,000 00	121	242,000 00	
New York city bonds.....	6	300,000 00	131½	393,750 00	
New York city bonds.....	6	700,000 00	132½	927,500 00	
New York city bonds.....	6	50,000 00	151	75,500 00	
New York city bonds.....	7	200,000 00	120	240,000 00	
New York city bonds.....	7	650,000 00	127	825,500 00	
Brooklyn city bonds.....	3	300,000 00	103	309,000 00	
Brooklyn city bonds.....	6	6,000 00	127½	7,665 00	
Brooklyn city bonds.....	7	3,000 00	153	4,590 00	
Banking house and lot.....	Cost.	153,924 85		Est'd value.	38,174,067 50
Cash on hand and deposited.....					1,138,434 63
Interest accrued.....					315,240 74
					\$54,185,542 87

## REPORT ON SAVINGS BANKS.

## BANK FOR SAVINGS, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$44,526,348 69	\$44,733,383 66
Interest accrued .....	.....	.....	.....	203,534 87	
Expenses accrued .....	.....	.....	.....	3,500 00	
Surplus .....	.....	.....	.....	.....	\$9,452,159 31

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$2,201,000 00	\$88,040 00	\$2,030,875 3
Bonds and mortgages.....	4½	330,000 00	14,025 00	
Bonds and mortgages.....	4½	100,000 00	4,375 00	
Bonds and mortgages.....	4½	9,137,750 00	411,198 75	
Bonds and mortgages.....	4½	70,000 00	3,325 00	
Bonds and mortgages.....	5	2,619,050 00	130,952 50	
Bond investments.....	3	2,925,000 00	87,750 00	
Bond investments.....	3.65	650,000 00	23,725 00	
Bond investments.....	4	19,750,000 00	790,000 00	
Bond investments.....	5	1,646,000 00	82,300 00	
Bond investments.....	6	5,155,000 00	309,860 00	
Bond investments.....	7	853,000 00	59,710 00	
Cash deposited.....	2	305,705 01	6,114 10	
Cash deposited.....	2½	500,000 00	12,500 00	
Cash deposited.....	3	250,000 00	7,500 00	
CHARGES.				
Interest to depositors.....			\$1,665,285 44	
Salaries.....			71,250 00	
Taxes, repairs and insurance on bank- ing-house.....			3,242 79	
Other expenses.....			6,876 74	1,746,654 97
Excess of income.....				\$284,220 38

## BAY SHORE SAVINGS BANK.

[Examined July 26, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....	.....	.....	.....	\$0 50	\$1,410 02
Cash deposited.....	.....	.....	.....	1,410 12	
LIABILITIES.					
Due depositors.....	.....	.....	.....	.....	1,410 02
.....					

## BOWERY SAVINGS BANK, NEW YORK CITY.

[Examined August 5, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ & 5	.....	.....	.....	\$13,789,123 00
United States bonds.....	4	\$11,880,000 00	128½	\$15,221,250 00	
United States bonds.....	4	389,000 00	118	459,020 00	
United States bonds.....	6	893,000 00	121	1,080,530 00	
United States bonds.....	6	1,673,000 00	124	2,074,520 00	
United States bonds.....	6	3,225,000 00	127	4,095,750 00	
United States bonds.....	6	2,228,000 00	130	2,896,400 00	
Ohio State bonds.....	3	90,000 00	100½	90,450 00	
Ohio State bonds.....	3	190,000 00	100¾	191,425 00	
Ohio State bonds.....	3	120,000 00	101	121,200 00	
Rhode Island State bonds.....	6	10,000 00	114¾	11,475 00	
Maine State bonds.....	6	200,100 00	100	200,100 00	
Missouri State bonds.....	6	11,000 00	100	11,000 00	
Missouri State bonds.....	6	3,000 00	103	3,090 00	
Missouri State bonds.....	6	37,000 00	114¾	42,457 50	
Missouri State bonds.....	6	10,000 00	120	12,000 00	
Michigan State bonds.....	7	10,000 00	103	10,300 00	
Maryland State bonds.....	3	100,000 00	101	101,000 00	
Maryland State bonds.....	6	50,000 00	100	50,000 00	
New Hampshire State bonds.....	6	150,000 00	100	150,000 00	
New Hampshire State bonds.....	6	1,100 00	109	1,199 00	
New Hampshire State bonds.....	6	1,000 00	112	1,120 00	
New Hampshire State bonds.....	6	4,000 00	117½	4,700 00	
New Hampshire State bonds.....	6	500 00	120	600 00	
New Hampshire State bonds.....	6	4,000 00	122¾	4,910 00	
New Hampshire State bonds.....	6	1,000 00	127	1,270 00	
New Hampshire State bonds.....	6	500 00	130	650 00	
New Hampshire State bonds.....	6	4,500 00	132	5,940 00	
New Hampshire State bonds.....	6	2,000 00	134¾	2,690 00	
New Hampshire State bonds.....	6	1,500 00	136¾	2,051 25	
New Hampshire State bonds.....	6	2,000 00	139	2,780 00	
New Hampshire State bonds.....	6	1,500 00	141	2,115 00	
Indiana State bonds.....	3	300,000 00	100	300,000 00	
Indiana State bonds.....	3½	400,000 00	103½	414,000 00	
Massachusetts State bonds.....	5	15,000 00	108	16,200 00	
Massachusetts State bonds.....	5	35,000 00	109	38,150 00	
Massachusetts State bonds.....	5	507,000 00	112	567,840 00	
Massachusetts State bonds.....	5	200,000 00	114	228,000 00	
Delaware State bonds.....	3	250,000 00	101¼	253,125 00	
New York State bonds.....	6	122,000 00	106	129,320 00	
New York city rev. certifi'cs.....	2½	150,000 00	100	150,000 00	
New York city bonds.....	2½	500,000 00	100	500,000 00	
New York city bonds.....	3	1,810,000 00	102½	1,855,250 00	
New York city bonds.....	3	1,465,000 00	102¾	1,508,287 50	
New York city bonds.....	3½	208,000 00	100½	209,040 00	
New York city bonds.....	3½	736,500 00	100¾	742,023 75	
New York city bonds.....	3½	230,000 00	110	253,000 00	
New York city bonds.....	5	149,000 00	101	150,490 00	
New York city bonds.....	5	477,000 00	130	620,100 00	
New York city bonds.....	6	100,000 00	100¾	100,750 00	
New York city bonds.....	6	5,000 00	103	5,150 00	
New York city bonds.....	6	303,000 00	123	372,690 00	
New York city bonds.....	6	20,000 00	130	26,000 00	
New York city bonds.....	6	391,500 00	132	516,780 00	
New York city bonds.....	6	12,500 00	134	16,750 00	
New York city bonds.....	7	350,000 00	101	353,500 00	
New York city bonds.....	7	68,000 00	105	71,400 00	
New York city bonds.....	7	200,000 00	109	218,000 00	
New York city bonds.....	7	500,000 00	127	635,000 00	
New York city bonds.....	7	44,000 00	143	62,920 00	
Brooklyn city bonds.....	3	100,000 00	109	109,000 00	
Brooklyn city bonds.....	5	319,000 00	133	424,270 00	
Brooklyn city bonds.....	6	28,000 00	131	36,680 00	
Brooklyn city bonds.....	6	120,000 00	144	172,800 00	
Brooklyn city bonds.....	6	250,000 00	146	365,000 00	
Brooklyn city bonds.....	6	40,000 00	148	59,200 00	
Brooklyn city bonds.....	6	300,000 00	151	453,000 00	
Brooklyn city bonds.....	7	1,000 00	145	1,450 00	
Brooklyn city bonds.....	7	3,000 00	151	4,530 00	
Brooklyn city bonds.....	7	9,000 00	156	14,040 00	



## BOWERY SAVINGS BANK, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Brooklyn city bonds .....	7	\$135,000 00	159	\$214,650 00	
Brooklyn city bonds .....	7	97,000 00	167	161,990 00	
Brooklyn city bonds .....	7	50,000 00	170	85,000 00	
Brooklyn city bonds .....	7	101,000 00	174	175,740 00	
Brooklyn city bonds .....	7	50,000 00	178	88,000 00	
Brooklyn city bonds .....	7	70,000 00	178	124,600 00	
Brooklyn city bonds .....	7	58,000 00	180	100,800 00	
Brooklyn city bonds .....	7	1,000 00	185	1,850 00	
Poughkeepsie city bonds .....	3	49,000 00	102½	50,225 00	
Poughkeepsie city bonds .....	3	28,000 00	103	26,780 00	
Poughkeepsie city bonds .....	7	10,000 00	117	11,700 00	
Poughkeepsie city bonds .....	7	10,000 00	120	12,000 00	
Poughkeepsie city bonds .....	7	5,000 00	124	6,200 00	
Poughkeepsie city bonds .....	7	48,000 00	138	66,240 00	
Oswego city bonds .....	3½	12,000 00	105	12,600 00	
Oswego city bonds .....	3½	384,000 00	107½	412,800 00	
Kings county bonds .....	4	233,000 00	103	239,990 00	
Kings county bonds .....	4	54,000 00	111	59,940 00	
Kings county bonds .....	4	54,000 00	112	60,480 00	
Kings county bonds .....	4	119,000 00	116½	138,635 00	
Kings county bonds .....	4	119,000 00	118	140,420 00	
Kings county bonds .....	5	50,000 00	101½	50,750 00	
Call loans .....					\$41,044.11
Cash on hand and deposited .....					53.00
Banking house and lot .....	Cost.	370,951 56		Est'd value.	1,927,910
Interest accrued .....				\$194,142 31	200.00
Less amount in arrears over one year .....				6,228 61	
					187.91
					\$57,102.06
LIABILITIES.					
Due depositors .....				\$45,641,884 17	
Interest accrued .....				160,786 21	
Salaries accrued .....				781 68	
					45,803.45
Surplus .....					\$11,298.61

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....		\$11,283,328 00		
Less amount over one year in arrears .....		99,000 00		
	4½	\$11,184,328 00	\$503,294 76	
Bonds and mortgages .....		\$2,505,795 00		
Less amount over one year in arrears .....		27,250 00		
	5	\$2,478,545 00	\$123,927 25	
Bond investments .....	2½	650,000 00	16,250 00	
Bond investments .....	3	4,500,000 00	135,000 00	
Bond investments .....	3½	1,970,500 00	68,967 50	
Bond investments .....	4	12,459,000 00	498,360 00	
Bond investments .....	5	1,752,000 00	87,600 00	
Bond investments .....	6	10,594,700 00	635,682 00	
Bond investments .....	7	1,818,000 00	127,260 00	
Call loans .....	2½	53,000 00	1,325 00	
Cash deposited .....	1½	30,154 48	452 32	
Cash deposited .....	2	1,452,613 30	29,052 26	
				\$2,227.171

## VERY SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
o depositors .....			\$1,702,442 27	
pairs and insurance on bank-			71,330 00	
se .....			7,544 21	
enses .....			16,411 82	\$1,797,728 30
s of income .....				\$429,442 79

## BROOKLYN SAVINGS BANK.

[Examined June 17, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
d mortgages .....					\$2,361,750 00
ates bonds .....	4	\$10,000,000 00	129	\$12,900,000 00	
ates bonds .....	6	100,000 00	128	128,000 00	
f Columbia bonds ..	3.65	600,000 00	120	720,000 00	
l State bonds .....	3.65	100,000 00	107	107,000 00	
e bonds .....	3	260,000 00	101	262,600 00	
7 State bonds .....	4	400,000 00	115	460,000 00	
State bonds .....	3½	100,000 00	101	101,000 00	
State bonds .....	3½	400,000 00	102	408,000 00	
State bonds .....	6	18,000 00	101	18,180 00	
State bonds .....	6	18,000 00	109	19,620 00	
State bonds .....	6	153,000 00	114	174,420 00	
State bonds .....	6	135,000 00	117	157,950 00	
State bonds .....	6	12,000 00	120	14,400 00	
State bonds .....	6	1,000 00	122	1,220 00	
ppshire State bonds.	6	17,000 00	110	18,700 00	
ppshire State bonds.	6	1,000 00	113	1,130 00	
ppshire State bonds.	6	1,500 00	116	1,740 00	
ppshire State bonds.	6	1,000 00	126	1,260 00	
ppshire State bonds.	6	2,500 00	129	3,225 00	
ppshire State bonds.	6	6,000 00	131	7,860 00	
ppshire State bonds.	6	2,000 00	135	2,700 00	
ppshire State bonds.	6	3,000 00	140	4,200 00	
isetts State bonds..	3	500,000 00	102	510,000 00	
isetts State bonds..	3	500,000 00	104	520,000 00	
isetts State bonds..	5	6,000 00	108	6,480 00	
isetts State bonds..	5	92,000 00	110	101,200 00	
isetts State bonds..	5	110,000 00	112	123,200 00	
isetts State bonds..	5	19,000 00	114	21,660 00	
land State bonds...	6	100,000 00	115	115,000 00	
ate bonds .....	3	50,000 00	102	51,000 00	
ate bonds .....	3	50,000 00	103	51,500 00	
c city bonds .....	3	2,000,000 00	102	2,040,000 00	
c city bonds .....	3½	500,000 00	108	540,000 00	
c city bonds .....	5	5,000 00	104	5,200 00	
c city bonds .....	5	145,000 00	113	163,850 00	
c city bonds .....	6	30,000 00	106	31,800 00	
c city bonds .....	6	175,000 00	140	245,000 00	
c city bonds .....	7	139,500 00	100	139,500 00	
c city bonds .....	7	94,500 00	104	98,280 00	
c city bonds .....	7	20,000 00	112	22,400 00	
c city bonds .....	7	307,500 00	126	387,450 00	
c city bonds .....	7	160,000 00	138	220,800 00	
c city bonds .....	3	500,000 00	101	505,000 00	
c city bonds .....	4	765,000 00	108	826,200 00	
c city bonds .....	6	35,000 00	106	37,100 00	
c city bonds .....	6	105,000 00	119	124,950 00	
c city bonds .....	6	11,000 00	126	13,860 00	
c city bonds .....	6	100,000 00	131	131,000 00	
c city bonds .....	7	50,000 00	150	75,000 00	
c city bonds .....	7	50,000 00	153	76,500 00	

## BROOKLYN SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Brooklyn city bonds .....	7	\$100,000 00	155	\$155,000 00	
Brooklyn city bonds .....	7	150,000 00	160	240,000 00	
Albany city bonds .....	3½	270,000 00	102	275,400 00	
Albany city bonds .....	4	332,500 00	109	362,425 00	
Rochester city bonds .....	7	100,000 00	113	113,000 00	
Rochester city bonds .....	7	200,000 00	134	276,000 00	
Buffalo city bonds .....	3½	175,000 00	106	185,500 00	
Buffalo city bonds .....	3½	325,000 00	107	347,750 00	
Buffalo city bonds .....	4½	115,000 00	101	116,150 00	
Buffalo city bonds .....	7	25,000 00	116	29,000 00	
Buffalo city bonds .....	7	100,000 00	143	143,000 00	
Buffalo city bonds .....	7	55,000 00	148	81,400 00	
Buffalo city bonds .....	7	38,000 00	160	60,800 00	
Buffalo city bonds .....	7	50,000 00	161	80,500 00	
Buffalo city bonds .....	7	12,000 00	165	19,800 00	
Yonkers city bonds .....	7	14,000 00	146	20,440 00	
Yonkers city bonds .....	7	25,000 00	150	37,500 00	
Yonkers city bonds .....	7	25,000 00	152	38,000 00	
Yonkers city bonds .....	7	25,000 00	153	38,250 00	
Yonkers city bonds .....	7	11,000 00	155	17,050 00	
Queens county bonds .....	7	10,000 00	100	10,000 00	
Queens county bonds .....	7	9,000 00	104	9,360 00	
Queens county bonds .....	7	11,000 00	108	11,880 00	
Kings county bonds .....	4	110,000 00	103	113,300 00	
Kings county bonds .....	4	111,000 00	110	122,100 00	
Kings county bonds .....	4	89,000 00	111	98,790 00	
Cash on hand and deposited .....					\$25,699,630 00
Real estate, banking house and lot .....	Cost.	138,038 55			1,114,307 25
Rents due and collectible .....				Est'd value.	100,000 00
Interest accrued .....					150 00
					173,918 43
					\$29,449,656 67
LIABILITIES.					
Due depositors .....				\$22,875,949 72	
Interest accrued .....				292,927 80	
Salaries .....				1,667 00	
					23,170,544 52
Surplus .....					\$6,279,111 15

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$112,000 00	\$4,480 00	
Bonds and mortgages .....	4½	534,000 00	24,030 00	
Bonds and mortgages .....	5	1,526,900 00	76,345 00	
Bonds and mortgages .....		188,850 00		
Less amount over one year in arrears .....		15,000 00		
Bonds and mortgages .....	6	173,850 00	10,431 00	
Stock investments .....	3	3,860,000 00	115,800 00	
Stock investments .....	3½	1,770,000 00	61,950 00	
Stock investments .....	3.65	700,000 00	25,550 00	
Stock investments .....	4	11,807,500 00	472,300 00	
Stock investments .....	4½	115,000 00	5,175 00	
Stock investments .....	5	377,000 00	18,850 00	
Stock investments .....	6	1,027,000 00	61,620 00	
Stock investments .....	7	1,781,500 00	124,705 00	
Cash deposited .....	2	111,350 94	2,227 02	
Cash deposited .....	3	700,000 00	21,000 00	
Rents .....				\$1,024,463 02
				1,600 00
				\$1,026,063 02

## BROOKLYN SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$635,265 13	
Salaries .....	.....	.....	37,500 00	
Taxes, repairs and insurance .....	.....	.....	3,213 79	
Other expenses .....	.....	.....	4,580 22	
				\$680,559 14
Excess of income .....	.....	.....	.....	\$345,503 88

## BUFFALO SAVINGS BANK.

[Examined January 14, 1890.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	3½-5				\$4,696,359 00
United States bonds .....	4	\$1,800,000 00	126	\$2,268,000 00	
United States bonds .....	6	10,000 00	116	11,600 00	
United States bonds .....	6	116,000 00	118	136,880 00	
United States bonds .....	6	439,000 00	121	531,190 00	
United States bonds .....	6	300,000 00	124	372,000 00	
United States bonds .....	6	85,000 00	126	107,100 00	
United States bonds, District of Columbia .....	3.65	550,000 00	124	682,000 00	
Erie county bonds .....	7	2,000 00	131	2,620 00	
Erie county bonds .....	7	3,000 00	133	3,990 00	
Erie county bonds .....	7	15,000 00	135	20,250 00	
Erie county bonds .....	7	11,000 00	138	15,180 00	
Erie county bonds .....	7	10,000 00	140	14,000 00	
Erie county bonds .....	7	11,000 00	142	15,620 00	
Erie county bonds .....	7	15,000 00	144	21,600 00	
Buffalo city bonds .....	7	97,000 00	111	107,670 00	
Buffalo city bonds .....	7	86,000 00	105	90,300 00	
Buffalo city bonds .....	7	50,000 00	103	51,500 00	
Buffalo city bonds .....	7	13,000 00	101½	13,227 50	
Buffalo city bonds .....	7	52,000 00	161	83,720 00	
Buffalo city bonds .....	6	1,000 00	150	1,500 00	
Buffalo city bonds .....	3½	80,000 00	100	80,000 00	
Buffalo city bonds .....	3	140,000 00	101	141,400 00	
New York city bonds .....	7	200,000 00	145	290,000 00	
Mount Morris town bonds .....	5	10,500 00	102	10,710 00	
Dunkirk town bonds .....	7	35,000 00	110	38,500 00	
Milwaukee city bonds .....	7	60,000 00	100	60,000 00	
Cash on hand and deposited .....					5,170,557 50
Loans secured by collaterals .....					1,215,835 01
Banking house and lot .....					52,000 00
Interest accrued .....	Cost.	\$149,687 61		Est'd value.	100,000 00
Less amount of interest over one year in arrears on bonds and mortgages .....				\$60,666 04	
				156 25	
Rents accrued .....					60,509 79
					346 00
					\$11,295,607 30
<b>LIABILITIES.</b>					
Due depositors .....				\$9,136,397 83	
Interest accrued .....				184,701 81	
Salaries accrued .....				713 18	
					9,311,812 82
Surplus .....					\$1,983,794 48

## BUFFALO SAVINGS BANK—(Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	3½	\$800,000 00	\$21,000 00	
Bonds and mortgages .....	4	150,000 00	6,000 00	
Bonds and mortgages .....	4½	450,000 00	20,250 00	
Bonds and mortgages .....	4½	75,000 00	3,562 50	
Bonds and mortgages .....		3,421,359 00		
Less amount over one year in arrears .....		2,500 00		
	5	\$3,418,859 00	170,942 95	
Stock investments .....	3	140,000 00	4,200 00	
Stock investments .....	3½	80,000 00	2,800 00	
Stock investments .....	3.65	550,000 00	20,075 00	
Stock investments .....	4	1,800,000 00	72,000 00	
Stock investments .....	5	10,500 00	525 00	
Stock investments .....	6	951,000 00	57,060 00	
Stock investments .....	7	660,000 00	46,200 00	
Call loans .....	5	52,000 00	2,600 00	
Cash deposited .....	2	101,705 52	2,034 11	
Cash deposited .....	4	1,060,000 00	42,400 00	
Rent .....				\$471,649 56
				642 00
				\$472,291 56
CHARGES.				
Interest to depositors .....			\$344,521 52	
Salaries .....			19,750 00	
Taxes, repairs and insurance .....			3,578 09	
Other expenses .....			2,813 87	
				370,663 48
Excess of income .....				\$101,628 08

## BUSHWICK SAVINGS BANK.

[Examined, March 28, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4½-7				\$221,350 00
Missouri State bonds .....	3½	\$10,000 00	103	\$10,300 00	
Missouri State bonds .....	3½	6,000 00	105	6,300 00	
Kansas State bonds .....	4	5,000 00	106	5,300 00	
New York city bonds .....	5	3,000 00	121	3,630 00	
New York city bonds .....	5	1,000 00	133	1,330 00	
Brooklyn city bonds .....	6	2,000 00	112	2,240 00	
Buffalo city bonds .....	4	5,000 00	112	5,600 00	
Buffalo city bonds .....	3½	10,000 00	106	10,600 00	
Long Island City bonds .....	4½	3,000 00	123	3,690 00	
Kings county bonds .....	4	10,000 00	106	10,600 00	
New Lots town bonds .....	5	6,000 00	100	6,000 00	
Newtown town bonds .....	7	1,000 00	105	1,050 00	
Newtown town bonds .....	7	6,000 00	109	6,540 00	
Newtown town bonds .....	7	1,000 00	113	1,130 00	
Newtown town bonds .....	5	5,000 00	120	6,000 00	
Potter town bonds .....	7	1,000 00	128	1,280 00	
Smithtown town bonds .....	7	500 00	126	630 00	
Deepark town bonds .....	7	5,000 00	122	6,100 00	
Smithfield town bonds .....	6	4,000 00	104	4,160 00	
Seneca Falls town bonds .....	5	5,000 00	113	5,650 00	
Chautauqua town bonds .....	4	3,000 00	103	3,090 00	
Chautauqua town bonds .....	4	3,000 00	104	3,120 00	
Chautauqua town bonds .....	4	4,000 00	108	4,320 00	
Westchester town bonds .....	4	12,000 00	107	12,840 00	
Saratoga town bonds .....	4½	1,000 00	105	1,050 00	
Saratoga town bonds .....	4½	1,000 00	111	1,110 00	
Saratoga town bonds .....	4½	1,000 00	113	1,130 00	

## BUSHWICK SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
ension Bridge bonds .....	5	\$2,500 00	114	\$2,850 00	
ension Bridge town b'ds .....	5	4,000 00	116	4,640 00	
ing town bonds .....	7	500 00	115	575 00	
ingburgh village bonds .....	4½	1,000 00	102	1,020 00	
ingburgh village bonds .....	4½	2,000 00	103	2,060 00	
ingburgh village bonds .....	4½	1,000 00	104	1,040 00	
ingburgh village bonds .....	4½	2,500 00	106	2,650 00	
eld Springs village b'ds .....	5	5,000 00	112	5,600 00	
ing village bonds .....	7	1,000 00	130	1,300 00	
on hand and deposited .....	.....	.....	.....	.....	\$146,525 00
iture and fixtures .....	.....	.....	.....	.....	38,394 56
est accrued .....	.....	.....	.....	.....	601 18
					5,918 53
<b>LIABILITIES.</b>					<b>\$413,389 27</b>
epositors .....	.....	.....	.....	\$385,786 87	
est accrued .....	.....	.....	.....	3,039 34	
accrued .....	.....	.....	.....	70 00	
					388,896 21
urplus .....	.....	.....	.....	.....	\$24,493 06

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages .....	4½	\$20,000 00	\$900 00	
and mortgages .....	5	152,850 00	7,642 50	
and mortgages .....	6	48,900 00	2,934 00	
and mortgages .....	7	200 00	14 00	
investments .....	3½	26,000 00	910 00	
investments .....	4	42,000 00	1,680 00	
investments .....	4½	12,500 00	562 50	
investments .....	5	31,500 00	1,575 00	
investments .....	6	6,000 00	360 00	
investments .....	7	16,000 00	1,120 00	
deposited in bank .....	2	32,611 34	652 22	\$18,350 22
<b>CHARGES.</b>				
st to depositors .....	.....	.....	\$12,576 65	
es .....	.....	.....	2,200 00	
expenses .....	.....	.....	460 00	
			288 59	15,525 24
ccess of income .....	.....	.....	.....	\$2,824 98

## CARTHAGE SAVINGS BANK.

[Examined February 1, 1890.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	6	.....	.....	\$22,446 70	
town bonds .....	4	\$200 00	.....	200 00	
school district bonds .....	6	580 00	100	580 00	
school district bonds .....	4	11,250 00	100	11,250 00	
on hand and on deposit .....	.....	.....	.....	10,906 56	
st accrued on mortg's .....	.....	.....	.....	489 92	
st accrued on stocks .....	.....	.....	.....	85 48	
st accrued on deposits .....	.....	.....	.....	16 75	
					\$45,975 41

## CARTHAGE SAVINGS BANK—(Continued).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....	.....	.....	.....	\$45,426 83	
Interest accrued on deposits.....	.....	.....	.....	180 00	
					\$45.87
Surplus.....	.....	.....	.....	.....	\$39

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$22,446 70	\$1,346 76	
Town and school district bonds .....	4	11,450 00	458 00	
School district notes.....	6	580 00	34 80	
Deposit in bank.....	3	8,995 18	269 85	\$2.10
CHARGES.				
Interest to depositors.....	.....	.....	\$1,800 00	
Miscellaneous expenses.....	.....	.....	100 00	
				1.90
Excess of income.....	.....	.....	.....	\$20

## CATSKILL SAVINGS BANK.

[Examined October 25, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 6	.....	.....	.....	\$175.09
United States bonds.....	4	\$146,000 00	127	\$185,420 00	
Missouri State bonds.....	6	7,000 00	114	7,980 00	
Michigan State bonds.....	7	3,000 00	102	3,060 00	
Kansas raid certificates.....	4	20,000 00	107	21,400 00	
Erle county bonds.....	7	2,000 00	101	2,020 00	
Greene county bonds.....	7	6,000 00	111	6,660 00	
Westchester county bonds.....	3	15,000 00	100	15,000 00	
New York city bonds.....	7	58,500 00	110	64,350 00	
New York city bonds.....	6	30,200 00	118	35,636 00	
New York city bonds.....	5	6,200 00	116	7,192 00	
Brooklyn city bonds.....	6	12,000 00	126	15,120 00	
Brooklyn city bonds.....	6	2,000 00	106	2,120 00	
Brooklyn city bonds.....	6	1,000 00	119	1,190 00	
Brooklyn city bonds.....	5	20,000 00	124	24,800 00	
Buffalo city bonds.....	7	2,000 00	102	2,040 00	
Buffalo city bonds.....	5	12,000 00	117	14,040 00	
Albany city bonds.....	6	16,000 00	112	17,920 00	
Albany city bonds.....	4	38,000 00	109	41,420 00	
Auburn city bonds.....	6	6,000 00	108	6,480 00	
Lockport city bonds.....	7	20,000 00	116	23,200 00	
Lockport city bonds.....	7	5,000 00	134	6,700 00	
Newburgh city bonds.....	4	2,000 00	100	2,000 00	
Oswego city bonds.....	7	4,500 00	115	5,175 00	
Yonkers city bonds.....	4	10,000 00	102	10,200 00	
Catskill town bonds.....	4	1,000 00	105	1,050 00	
Cherry Valley town bonds.....	7	9,000 00	116	10,440 00	
Diana town bonds.....	7	7,500 00	122	9,150 00	
Hunter town bonds.....	4	3,000 00	100	3,000 00	
Newtown town bonds.....	7	5,000 00	116	5,800 00	
Perry town bonds.....	7	3,100 00	132	4,092 00	
Saratoga town bonds.....	4½	10,000 00	122	12,200 00	
College Point village bonds.....	7	1,000 00	135	1,350 00	
Greenbush village bonds.....	4	10,000 00	103	10,300 00	
Coxsackie school dist. bonds.....	4½	6,500 00	107	6,955 00	
Catskill village notes.....	4	1,100 00	103	1,138 00	
					\$56.4

## CATSKILL SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loan .....	.....	.....	.....	.....	\$300 00
Cash on deposit in bank and trust companies .....	.....	.....	.....	.....	63,856 43
Interest accrued .....	.....	\$13,074 14	.....	.....	
Less amount in arrears over one year on bond and mortgages .....	.....	2,856 75	.....	.....	10,217 39
					\$836,001 75
<b>LIABILITIES.</b>					
Amount due depositors .....	.....	\$697,845 73	.....	.....	
Interest accrued .....	Est'd.	6,187 57	.....	.....	704,033 30
Surplus .....	.....	.....	.....	.....	\$131,968 45

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	.....	\$148,088 93		
Less amount over one year in arrears .....	.....	22,332 30		
	5	\$125,756 63	\$6,287 83	
Bonds and mortgages .....	.....	26,946 00		
Less amount over one year in arrears .....	.....	14,246 00		
	6	\$12,700 00	762 00	
Stock investments .....	7	107,100 00	7,497 00	
Stock investments .....	6	74,200 00	4,452 00	
Stock investments .....	5	57,700 00	2,885 00	
Stock investments .....	4½	16,500 00	742 50	
Stock investments .....	4	231,100 00	3,244 00	
Stock investments .....	3	15,000 00	450 00	
Call loans .....	6	300 00	18 00	
Cash deposited in trust company .....	2½	41,513 26	1,037 83	
Cash deposited in trust company .....	1½	322 70	4 84	
				\$33,381 00
<b>CHARGES.</b>				
Interest to depositors .....	.....	19,539 68		
Salaries .....	.....	2,700 00		
Rent .....	.....	600 00		
Other expenses .....	.....	203 00		
				23,042 68
Excess of income .....	.....	.....	.....	\$10,338 32

## COHOES SAVINGS INSTITUTION.

[Examined December 12, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	\$19,201 62	.....	.....	
Bonds and mortgages .....	6	352,752 00	.....	.....	
					\$371,953 62
United States bonds .....	4	26,700 00	126	\$33,642 00	
United States bonds .....	4½	50,000 00	104½	52,125 00	
Watertown city bonds .....	3	10,000 00	100	10,000 00	
Watertown city bonds .....	4	10,000 00	118	11,300 00	



## COHOES SAVINGS INSTITUTION — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Troy city bonds .....	5	\$20,000 00	106	\$21,200 00	
Albany city bonds .....	4				
Newburgh and New Windsor bonds .....	4	28,000 00	120½	33,740 00	
Newburgh and New Windsor bonds .....	4	20,000 00	108½	21,700 00	
Amsterdam city bonds .....	4	1,000 00	110	1,100 00	
Newburgh city bonds .....	3	10,000 00	100	10,000 00	
Newburgh city bonds .....	4	20,000 00	109½	21,900 00	
Newburgh city bonds .....	4	15,000 00	110	16,500 00	
Long Island City bonds .....	7	12,000 00	104	12,480 00	
Long Island City bonds .....	7	12,000 00	111½	13,350 00	
Long Island City bonds .....	7	5,000 00	116½	5,825 00	
Long Island City bonds .....	5	2,500 00	122½	3,062 50	
Cohoes city bonds .....	7	4,000 00	102	4,080 00	
Cohoes city bonds .....	7	2,819 00	105	2,969 95	
Cohoes city bonds .....	7	2,000 00	108	2,160 00	
Cohoes city bonds .....	7	3,500 00	108½	3,797 50	
Cohoes city bonds .....	7	4,000 00	116½	4,680 00	
Cohoes city bonds .....	7	4,000 00	129½	5,180 00	
Cohoes city bonds .....	7	1,000 00	143	1,430 00	
Cohoes city bonds .....	7	4,000 00	146½	5,860 00	
Cohoes city bonds .....	7	1,000 00	150½	1,506 00	
Cohoes city bonds .....	4	32,500 00	119	38,675 00	
Cohoes city bonds .....	4	13,000 00	114½	14,885 00	
Cohoes city bonds .....	4	5,000 00	121	5,060 00	
Rensselaer county bonds .....	4	9,000 00	100	9,000 00	
Rensselaer county bonds .....	4	5,000 00	107	5,350 00	
Rensselaer county bonds .....	4	28,000 00	106	29,680 00	
Olean village bonds .....	4½	5,000 00	101½	5,075 00	
Olean village bonds .....	4½	10,000 00	103½	10,350 00	
Olean village bonds .....	4½	5,000 00	106	5,300 00	
Green Island village bonds .....	3½	8,000 00	101	8,080 00	
West Troy village bonds .....	4	3,000 00	101	3,030 00	
West Troy village bonds .....	4	12,000 00	103½	12,420 00	
West Troy village bonds .....	4	14,000 00	104	14,560 00	
West Troy village bonds .....	4	4,000 00	106	4,240 00	
West Troy village bonds .....	4	3,000 00	106½	3,195 00	
West Troy village bonds .....	4	1,000 00	107	1,070 00	
Lansingburgh village bonds .....	4½	1,000 00	108	1,080 00	
Lansingburgh village bonds .....	4½	4,000 00	109½	4,370 00	
Lansingburgh village bonds .....	4½	10,000 00	111½	11,150 00	
Lansingburgh village bonds .....	4	5,000 00	109	5,450 00	
North Tonawanda village bonds .....	4	2,000 00	107	2,140 00	
North Tonawanda village bonds .....	4	8,000 00	108	8,640 00	
Ballston Spa village bonds .....	4	3,000 00	107½	3,225 00	
Fredonia village bonds .....	4	5,000 00	101	5,050 00	
Fredonia village bonds .....	4	7,500 00	102½	7,687 50	
Fredonia village bonds .....	4	7,500 00	104	7,800 00	
Catskill village bonds .....	4	5,000 00	106	5,300 00	
Catskill village bonds .....	4	20,000 00	109	21,800 00	
Whitehall village bonds .....	4	25,000 00	102½	25,625 00	
Watertown town bonds .....	4	5,000 00	106½	5,325 00	
Seneca Falls town bonds .....	5	5,000 00	105	5,250 00	
Seneca Falls town bonds .....	5	10,000 00	121½	12,150 00	
Corning town bonds .....	7	7,000 00	135	9,450 00	
Saratoga Springs town bonds .....	4	9,500 00	106	10,070 00	
Cash on hand .....	.....	.....	.....	.....	\$622,079 45
Cash deposited with bank .....	.....	.....	.....	.....	2,022 32
Judgment against City of Cohoes .....	.....	.....	.....	.....	123,226 08
Coupons due not presented .....	.....	.....	.....	.....	5,256 00
Interest accrued on mortgages .....	.....	.....	.....	.....	1,577 50
Less amount over one year in arrears .....	.....	10,323 83	.....	.....	
	.....	3,891 34	.....	.....	
Interest accrued on stocks .....	.....	.....	.....	.....	\$6,432 49
Interest accrued on deposits and judgments .....	.....	.....	.....	.....	7,493 41
	.....	.....	.....	.....	701 27
					14,627 11
					\$1,140,742 71

## COHOES SAVINGS INSTITUTION — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors .....	.....	.....	.....	\$1,027,507 54	
Interest accrued (estimated) .....	.....	.....	.....	16,500 00	
Rent and salaries accrued .....	.....	.....	.....	550 00	
					\$1,044,557 54
Surplus .....	.....	.....	.....	.....	\$96,185 18

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$19,201 62	\$960 08	
Bonds and mortgages .....	6	352,762 00	.....	
Less amount over one year in arrears ..	6	27,050 00	.....	
	6	\$25,702 00	19,542 12	
United States bonds .....	4	26,700 00	1,068 00	
United States bonds .....	4½	50,000 00	2,250 00	
Bond investments .....	3	20,000 00	600 00	
Bond investments .....	3½	8,000 00	280 00	
Bond investments .....	4	326,000 00	13,040 00	
Bond investments .....	4½	35,000 00	1,575 00	
Bond investments .....	5	37,500 00	1,875 00	
Bond investments .....	7	62,319 00	4,382 33	
Cash deposited .....	3	25,000 00	750 00	
				\$46,302 53
CHARGES.				
Interest to depositors .....	.....	.....	\$36,270 99	
Salaries .....	.....	.....	2,100 00	
Rent .....	.....	.....	1,000 00	
Other expenses .....	.....	.....	207 52	
				\$39,578 51
Excess of income .....	.....	.....	.....	\$6,724 02

## COLLEGE POINT SAVINGS BANK.

[Examined April 1, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4½ to 6	.....	.....	.....	\$202,100 00
U. S. government bonds .....	4½	\$15,000 00	108	\$16,200 00	
Missouri State bonds .....	3½	35,000 00	110	38,500 00	
College Point village bonds .....	7	9,000 00	126	11,340 00	
College Point village bonds .....	7	1,000 00	128	1,280 00	
College Point village bonds .....	7	6,000 00	133½	8,010 00	
College Point village bonds .....	7	14,000 00	144	20,160 00	
College Point village bonds .....	7	3,000 00	140	4,200 00	
College Point village bonds .....	7	12,000 00	130	15,600 00	
College Point village bonds .....	7	2,300 00	113	2,599 00	
College Point village bonds .....	7	2,000 00	111½	2,230 00	
College Point village bonds .....	7	3,000 00	113	3,390 00	
College Point village bonds .....	7	3,000 00	115½	3,465 00	
College Point village bonds .....	7	3,000 00	118	3,540 00	
College Point village bonds .....	7	3,000 00	120	3,600 00	
College Point village bonds .....	7	3,000 00	122	3,660 00	
College Point village bonds .....	7	3,000 00	125	3,750 00	
Flushing village bonds .....	5	2,000 00	100	2,000 00	

## COLLEGE POINT SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MONEY VALUE.		Totals.
			Rate.	Amount.	
Flushing village bonds.....	5	\$2,000 00	102	\$2,040 00	
Flushing village bonds.....	5	2,000 00	104	2,080 00	
Flushing village bonds.....	5	2,000 00	105½	2,110 00	
College Point village cert....	5	2,500 00	100	2,500 00	
Cash on hand deposited.....					\$152,254 00
Furniture and fixtures.....					34,610 03
Interest accrued.....					500 00
					4,864 42
					\$394,328 45
<b>LIABILITIES.</b>					
Due depositors.....				\$331,563 99	
Interest accrued.....				2,689 81	
Salaries accrued.....				350 00	
Other expenses.....				106 40	
					\$34,709 20
Surplus.....					\$59,619 25

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$11,000 00	\$495 00	
Bonds and mortgages.....	5	126,000 00	6,300 00	
Bonds and mortgages.....	6	65,100 00	3,906 00	
Stock investments.....	3½	35,000 00	1,225 00	
Stock investments.....	4½	15,000 00	675 00	
Stock investments.....	5	10,500 00	525 00	
Stock investments.....	7	67,300 00	4,711 00	
Cash deposited in bank.....	2	31,091 32	621 42	\$18,468 42
<b>CHARGES.</b>				
Interest to depositors.....			\$10,759 25	
Salaries.....			1,200 00	
Rent.....			200 00	
Other expenses.....			202 73	
				12,361 98
Excess of income.....				\$6,096 44

## DIME SAVINGS BANK OF BROOKLYN.

[Examined June 24, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6				\$4,706,032 00
United States bonds.....	4	\$2,000,000 00	129	\$2,580,000 00	
Indiana State bonds.....	3½	340,000 00	100	340,000 00	
Indiana State bonds.....	3½	500,000 00	101	505,000 00	
Connecticut State bonds.....	3½	500,000 00	103	515,000 00	
Missouri State bonds.....	3½	595,000 00	102	606,900 00	
Missouri State bonds.....	3½	495,000 00	102½	415,125 00	
New York city bonds.....	5	290,000 00	101	292,900 00	
New York city bonds.....	5	1,100,000 00	102½	1,127,500 00	
New York city bonds.....	5	100,000 00	121	121,000 00	
New York city bonds.....	5	150,000 00	139½	209,250 00	
Brooklyn city bonds.....	3½	498,000 00	105	512,400 00	

## DIME SAVINGS BANK OF BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Brooklyn city bonds .....	4	\$100,000 00	104½	\$104,500 00	
Brooklyn city bonds .....	4	200,000 00	123	246,000 00	
Brooklyn city bonds .....	4	234,000 00	124	290,160 00	
Brooklyn city bonds .....	6	31,000 00	125	38,750 00	
Brooklyn city bonds .....	6	6,000 00	134	8,040 00	
Brooklyn city bonds .....	6	50,000 00	165	77,500 00	
Brooklyn city bonds .....	6	50,000 00	168	79,000 00	
Brooklyn city bonds .....	6	5,000 00	164	8,200 00	
Brooklyn city bonds .....	7	4,000 00	112	4,480 00	
Brooklyn city bonds .....	7	10,000 00	147	14,700 00	
Brooklyn city bonds .....	7	5,000 00	155	7,750 00	
Brooklyn city bonds .....	7	100,000 00	160	160,000 00	
Brooklyn city bonds .....	7	50,000 00	163	81,500 00	
Brooklyn city bonds .....	7	285,000 00	172	455,800 00	
Brooklyn city bonds .....	7	2,000 00	180	3,600 00	
Rochester city bonds .....	3	200,000 00	102	204,000 00	
Rochester city bonds .....	4	150,000 00	101	151,500 00	
Buffalo city bonds .....	3	250,000 00	101	252,500 00	
Buffalo city bonds .....	3½	65,000 00	107	69,550 00	
Buffalo city bonds .....	3½	87,500 00	109	92,875 00	
Buffalo city bonds .....	3½	225,000 00	110	247,500 00	
Albany city bonds .....	3½	170,000 00	101	171,700 00	
Poughkeepsie city bonds .....	3	50,000 00	101	50,500 00	
Newburgh city bonds .....	3	20,000 00	101	20,200 00	
Yonkers city bonds .....	7	20,000 00	115	23,000 00	
Monroe county bonds .....	3	80,000 00	100	80,000 00	
Gravesend town bonds .....	5	94,000 00	109	102,460 00	
Gravesend town bonds .....	5	142,000 00	112	159,040 00	
Call loans .....					\$10,399,680 00
Cash on hand and deposited .....					2,000 00
Banking house and lot .....	Cost.	285,000 00		Est'd value.	1,079,584 72
Other real estate .....	Cost.	3,500 00		Est'd value.	250,000 00
Rents accrued and collectible .....					341 02
Interest accrued .....					147,441 42
					\$16,588,579 16
<b>LIABILITIES.</b>					
Due depositors .....				\$14,284,450 18	
Interest accrued .....				216,917 31	
Salaries accrued .....				2,700 00	
					14,504,067 49
Surplus .....					\$2,084,511 67

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ECT.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$2,078,300 00	\$83,132 00	
Bonds and mortgages .....	4½	663,500 00	29,857 50	
Bonds and mortgages .....	5	1,604,780 00	80,239 00	
Bonds and mortgages .....	6	329,452 00	19,767 12	
Bond investments .....	3	2,830,000 00	84,900 00	
Bond investments .....	3½	2,505,500 00	87,692 50	
Bond investments .....	4	2,684,000 00	107,360 00	
Bond investments .....	5	336,000 00	16,800 00	
Bond investments .....	6	142,000 00	8,520 00	
Bond investments .....	7	605,000 00	42,420 00	
Bond investments .....	4½	2,000 00	90 00	
Call loans .....	2	166,415 49	3,328 31	
Deposits in bank .....	3	845,000 00	25,350 00	
Deposits in banks and trust companies .....				\$589,456 43
Rents .....				4,035 00
				\$593,491 43

## DIME SAVINGS BANK OF BROOKLYN — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$451,388 62	
Salaries .....	.....	.....	37,650 00	
Taxes, repairs and insurance on banking house .....	.....	.....	4,170 72	
Other expenses* .....	.....	.....	9,045 13	
				\$502,254 47
Excess of income .....	.....	.....	.....	\$91,236 96

## DIME SAVINGS BANK, OF WILLIAMSBURGH, BROOKLYN.

[Examined July 12, 1899.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	.....	.....	.....	.....	\$983,620 00
United States bonds .....	4	\$25,000 00	128½	\$32,125 00	
New York city bonds .....	5	6,000 00	117	7,020 00	
New York city bonds .....	5	500 00	132	660 00	
New York city bonds .....	6	18,000 00	101	18,180 00	
New York city bonds .....	6	500 00	101½	507 50	
New York city bonds .....	6	4,000 00	104	4,160 00	
New York city bonds .....	6	6,000 00	107	6,420 00	
New York city bonds .....	6	25,100 00	121	30,371 00	
New York city bonds .....	6	500 00	125	625 00	
New York city bonds .....	6	22,500 00	132	29,760 00	
New York city bonds .....	6	10,500 00	133	13,965 00	
New York city bonds .....	6	13,900 00	141	19,599 00	
New York city bonds .....	7	13,500 00	101½	13,702 50	
New York city bonds .....	7	73,500 00	106	77,910 00	
New York city bonds .....	7	2,000 00	110	2,200 00	
New York city bonds .....	7	7,600 00	114	8,664 00	
New York city bonds .....	7	14,000 00	117	16,380 00	
New York city bonds .....	7	64,500 00	128	82,560 00	
Brooklyn city bonds .....	6	45,000 00	106	47,700 00	
Brooklyn city bonds .....	6	13,000 00	128	16,640 00	
Brooklyn city bonds .....	6	32,000 00	133½	42,720 00	
Brooklyn city bonds .....	7	5,000 00	104	5,200 00	
Brooklyn city bonds .....	7	13,000 00	110	14,300 00	
Brooklyn city bonds .....	7	2,000 00	112	2,240 00	
Brooklyn city bonds .....	7	3,000 00	114	3,420 00	
Brooklyn city bonds .....	7	3,000 00	119	3,570 00	
Brooklyn city bonds .....	7	2,000 00	145½	2,910 00	
Brooklyn city bonds .....	7	2,000 00	149	2,980 00	
Brooklyn city bonds .....	7	3,000 00	158	4,740 00	
Buffalo city bonds .....	6	6,000 00	120	7,200 00	
Buffalo city bonds .....	7	5,000 00	104	5,200 00	
Buffalo city bonds .....	7	3,000 00	108	3,240 00	
Buffalo city bonds .....	7	1,000 00	113	1,130 00	
Kings county bonds .....	4	9,000 00	104	9,360 00	
Greene county bonds .....	7	1,000 00	123	1,230 00	
Theressa town bonds .....	7	5,600 00	127	7,112 00	
Alexandria town bonds .....	7	10,300 00	127	13,081 00	
Philadelphia town bonds .....	7	15,000 00	127	19,050 00	
Real estate, banking house and lot .....	Cost.	89,922 42	.....	Est'd value,	577,773 00
Furniture and fixtures, estimated value .....	.....	.....	.....	.....	60,000 00
Cash on hand and deposited .....	.....	.....	.....	.....	5,000 00
Taxes advanced .....	.....	.....	.....	.....	125,483 77
Rents accrued .....	.....	.....	.....	.....	153 83
Interest accrued .....	.....	.....	.....	.....	23 50
					10,446 80
					\$1,762,696 69

**DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN—**  
(Continued).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors .....	.....	.....	.....	\$1,621,410 33	
Interest accrued from January 1, 1889 .....	.....	.....	.....	27,527 93	
Salaries accrued .....	.....	.....	.....	202 00	\$1,649,140 26
Surplus .....	.....	.....	.....	.....	\$113,556 43

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4½	\$19,000 00	\$855 00	
Bonds and mortgages .....	5	940,170 00	47,008 50	
Bonds and mortgages .....	6	24,650 00	1,479 00	
Bond investments .....	4	34,000 00	1,360 00	
Bond investments .....	5	60,600 00	3,030 00	
Bond investments .....	6	142,900 00	8,574 00	
Bond investments .....	7	249,000 00	17,430 00	
Cash deposited .....	2	16,099 04	321 98	
Cash deposited .....	2½	102,394 27	2,559 85	
				\$82,618 33
Charges .....				810 00
				\$83,428 33
CHARGES.				
Interest to depositors .....			\$51,885 13	
Salaries .....			7,270 00	
Taxes, repairs and insurance on banking house .....			1,058 98	
Other expenses .....			601 98	
				60,816 09
Excess of income .....				\$22,612 24

**EAST SIDE SAVINGS BANK OF ROCHESTER.**

[Examined October 30, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	.....	.....	.....	\$1,260,750 00
United States bonds .....	4	\$90,000 00	127	\$114,300 00	
District of Columbia bonds .....	3.65	100,000 00	120	120,000 00	
New York city (West Farms) bonds .....	7	500 00	102	510 00	
New York city (West Farms) bonds .....	7	500 00	127	635 00	
Rochester city warrants .....	6	70,932 78	100	79,932 78	
Rochester city bonds .....	7	5,000 00	142	7,100 00	
New Lebanon town bonds .....	7	3,500 00	119	4,165 00	
Le Roy town bonds .....	4½	1,000 00	101	1,010 00	
Middlebury town bonds .....	4½	32,000 00	107	34,240 00	
Suspension Bridge vill. bds. .....	7	3,000 00	100	3,000 00	
Suspension Bridge vill. bds. .....	7	15,000 00	106	1,590 00	
Suspension Bridge vill. bds. .....	7	2,600 00	111	2,220 00	
Suspension Bridge vill. bds. .....	7	1,000 00	123	1,230 00	
Suspension Bridge vill. bds. .....	7	1,000 00	125	1,250 00	
Suspension Bridge vill. bds. .....	7	3,000 00	126	3,780 00	
Suspension Bridge vill. bds. .....	7	500 00	128	640 00	

## EAST SIDE SAVINGS BANK OF ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE,		Totals.
			Rate.	Amount.	
Suspension Bridge vill. bds.	5	\$12,000 00	109	\$13,080 00	
Suspension Bridge vill. bds.	5	2,000 00	112	2,240 00	
Suspension Bridge vill. bds.	5	7,500 00	112½	8,437 50	
Brockport village bonds	5	2,000 00	102	2,040 00	
Cash on hand and deposited.					\$401,400 28
Call loans	5 & 6				432,122 31
Banking-house and lot	Cost.	120,350 81		Est. value.	9,500 00
Other real estate	Cost.	24,900 46		Est. value..	120,000 00
Interest accrued on mortgages, stocks, call-loans and deposits					24,900 46
Rents accrued and collectible					38,244 65
					863 89
					\$2,287,781 59
<b>LIABILITIES.</b>					
Due depositors				\$2,086,049 00	
Interest accrued				31,522 46	
Salaries accrued				580 00	
					2,118,151 46
Surplus					\$169,630 13

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$1,260,750 00	\$63,037 50	
Stock investments	3.65	100,000 00	3,650 00	
Stock investments	4	90,000 00	3,600 00	
Stock investments	4½	33,000 00	1,485 00	
Stock investments	5	23,500 00	1,175 00	
Rochester city warrants	6	79,932 78	4,795 97	
Stock investments	7	21,500 00	1,505 00	
Call loans	5	7,700 00	385 00	
Call loans	6	1,800 00	108 00	
Cash deposited	2½	13,132 88	328 32	
Cash deposited	3	27,295 13	818 85	
Cash deposited	3½	65,200 00	2,282 00	
Cash deposited	4	306,000 00	12,240 00	
Rents				\$95,410 64
				6,142 00
				\$101,552 64
<b>CHARGES.</b>				
Interest to depositors			\$76,161 65	
Salaries			7,080 00	
Taxes, repairs and insurance on banking house			3,207 36	
Taxes, repairs and insurance on other real estate			299 16	
Other expenses			3,292 15	
				90,040 32
Excess of income				\$11,512 32

## EMIGRANT INDUSTRIAL SAVINGS BANK.

[Examined August 27, 1889.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	4½	.....	.....	.....	\$21,097,950 00
d States bonds .....	4	\$2,250,000 00	128	\$2,880,000 00	
d States bonds .....	6	26,000 00	118	30,680 00	
d States bonds .....	6	40,000 00	121	48,400 00	
d States bonds .....	6	73,900 00	124	90,520 00	
d States bonds .....	6	491,000 00	127	623,570 00	
d States bonds .....	6	122,000 00	130	158,600 00	
rare State bonds .....	4	22,000 00	102½	22,495 00	
rare State bonds .....	4	50,000 00	106½	53,250 00	
na State bonds .....	3	500,000 00	101¾	508,750 00	
cky State bonds .....	4	83,000 00	115½	95,865 00	
State bonds .....	6	370,000 00	100¾	372,775 00	
and State bonds .....	3	43,000 00	100¼	43,107 50	
and State bonds .....	3	250,500 00	101¼	253,631 25	
and State bonds .....	3	17,500 00	101½	17,762 50	
and State bonds .....	3.65	295,000 00	107	315,650 00	
and State bonds .....	5	2,786 60	101	2,814 46	
and State bonds .....	5	6,713 40	103	6,914 80	
and State bonds .....	6	3,500 00	104½	3,657 50	
achusetts State bonds ..	5	500 00	108¾	518 75	
achusetts State bonds ..	5	5,000 00	108¼	5,412 50	
achusetts State bonds ..	5	116,000 00	110	127,600 00	
achusetts State bonds ..	5	140,000 00	112	156,800 00	
uri State bonds .....	3½	210,000 00	102	214,200 00	
uri State bonds .....	3½	200,000 00	102¾	204,500 00	
uri State bonds .....	6	16,000 00	100	16,000 00	
uri State bonds .....	6	2,000 00	103	2,060 00	
uri State bonds .....	6	4,000 00	109	4,360 00	
ampshire State bonds ..	5	100,000 00	102	102,000 00	
ampshire State bonds ..	5	100,000 00	104	104,000 00	
ampshire State bonds ..	6	2,100 00	107	2,247 00	
ampshire State bonds ..	6	8,000 00	110	8,800 00	
ampshire State bonds ..	6	1,500 00	113	1,695 00	
ampshire State bonds ..	6	3,500 00	116	4,060 00	
ampshire State bonds ..	6	4,000 00	119	4,760 00	
ampshire State bonds ..	6	20,000 00	122	24,400 00	
ampshire State bonds ..	6	21,560 00	124	26,660 00	
ampshire State bonds ..	6	5,500 00	127	6,985 00	
ampshire State bonds ..	6	2,500 00	129	3,225 00	
ampshire State bonds ..	6	1,000 00	131	1,310 00	
ampshire State bonds ..	6	4,000 00	134	5,360 00	
ampshire State bonds ..	6	1,500 00	136	2,040 00	
ampshire State bonds ..	6	10,000 00	138	13,800 00	
ampshire State bonds ..	6	10,500 00	140	14,700 00	
State bonds .....	3	125,000 00	100¼	125,312 50	
iy county bonds .....	4	21,000 00	109	22,890 00	
iy county bonds .....	4	3,000 00	115	3,450 00	
iy county bonds .....	4	4,000 00	116	4,640 00	
iy county bonds .....	4	4,000 00	117	4,680 00	
county bonds .....	5	44,000 00	103	45,320 00	
oe county bonds .....	3	50,000 00	101	50,500 00	
ond county bonds .....	3¼	58,000 00	104	60,320 00	
ond county bonds .....	3½	40,000 00	106	42,400 00	
ond county bonds .....	3½	50,000 00	108	54,000 00	
ond county bonds .....	3½	50,000 00	109	54,500 00	
ond county bonds .....	3½	10,000 00	110	11,000 00	
ond county bonds .....	4	17,000 00	109	18,530 00	
oga county bonds .....	4	8,000 00	103¾	8,280 00	
oga county bonds .....	4	9,000 00	104¾	9,405 00	
oga county bonds .....	4	9,000 00	105¾	9,495 00	
oga county bonds .....	4	10,000 00	107	10,700 00	
oga county bonds .....	4	10,000 00	108	10,800 00	
oga county bonds .....	4	11,000 00	109	11,990 00	
oga county bonds .....	4	12,000 00	110	13,200 00	
oga county bonds .....	4	12,000 00	110½	13,260 00	
oga county bonds .....	4	13,000 00	111	14,430 00	
oga county bonds .....	4	14,000 00	112	15,680 00	
oga county bonds .....	4	15,000 00	113	16,950 00	
oga county bonds .....	4	16,000 00	113½	18,160 00	
oga county bonds .....	4	17,000 00	114	19,380 00	
oga county bonds .....	4	18,000 00	115	20,700 00	



## EMIGRANT INDUSTRIAL SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Saratoga county bonds.....	4	\$18,000 00	115½	\$20,790 00	
Ulster county bonds.....	3	45,000 00	100¾	45,337 50	
Ulster county bonds.....	3	30,000 00	101	30,300 00	
Amsterdam city bonds.....	3	25,000 00	102	25,500 00	
Auburn city bonds.....	3½	100,000 00	100¼	100,250 00	
Binghamton city bonds.....	3½	21,000 00	104¾	21,997 50	
Binghamton city bonds.....	3½	12,000 00	111	13,320 00	
Buffalo city bonds.....	3	75,000 00	100	75,000 00	
Buffalo city bonds.....	3½	145,000 00	107	155,150 00	
Buffalo city bonds.....	4	30,000 00	113	33,900 00	
Buffalo city bonds.....	4½	200,000 00	115	230,000 00	
Buffalo city bonds.....	7	24,000 00	145	34,800 00	
Buffalo city bonds.....	7	17,000 00	147	24,900 00	
Lockport city bonds.....	3½	30,000 00	105	31,500 00	
Newburgh city bonds.....	3½	6,000 00	101	6,060 00	
Newburgh city bonds.....	4	2,000 00	104	2,080 00	
Newburgh city bonds.....	4	2,000 00	105	2,100 00	
Newburgh city bonds.....	4	13,000 00	106	13,780 00	
Poughkeepsie city bonds.....	3	5,000 00	101	5,050 00	
Poughkeepsie city bonds.....	3	22,000 00	101½	22,330 00	
Poughkeepsie city bonds.....	3½	20,000 00	107½	21,500 00	
Poughkeepsie city bonds.....	4	10,000 00	113½	11,350 00	
Poughkeepsie city bonds.....	7	2,000 00	106	2,120 00	
Poughkeepsie city bonds.....	7	6,000 00	110	6,600 00	
Poughkeepsie city bonds.....	7	1,000 00	121	1,210 00	
Poughkeepsie city bonds.....	7	1,500 00	130½	1,957 50	
Poughkeepsie city bonds.....	7	1,000 00	134	1,340 00	
Poughkeepsie city bonds.....	7	5,000 00	142	7,100 00	
Poughkeepsie city bonds.....	7	2,000 00	145	2,900 00	
Poughkeepsie city bonds.....	7	2,000 00	161	3,220 00	
Poughkeepsie city bonds.....	7	2,000 00	164	3,280 00	
Poughkeepsie city bonds.....	7	1,000 00	165	1,650 00	
Poughkeepsie city bonds.....	7	6,000 00	169	10,140 00	
Poughkeepsie city bonds.....	7	3,000 00	171½	5,145 00	
Rochester city bonds.....	4	75,000 00	103	77,250 00	
Rochester city bonds.....	7	274,000 00	113½	310,990 00	
Rochester city bonds.....	7	100,000 00	151	151,000 00	
Schenectady city bonds.....	3	13,000 00	101	13,130 00	
Schenectady city bonds.....	3	30,000 00	101½	30,450 00	
Troy city bonds.....	3	150,000 00	100	150,000 00	
Troy city bonds.....	5	5,000 00	112	5,600 00	
Watertown city bonds.....	3	25,000 00	101	25,250 00	
Watertown city bonds.....	3	5,000 00	101½	5,075 00	
Yonkers city bonds.....	3	50,000 00	100	50,000 00	
Yonkers city bonds.....	7	10,000 00	117	11,700 00	
Yonkers city bonds.....	7	30,000 00	121	36,300 00	
Yonkers city bonds.....	7	30,000 00	124	37,200 00	
Yonkers city bonds.....	7	30,000 00	127	38,100 00	
Yonkers city bonds.....	7	30,000 00	130	39,000 00	
Yonkers city bonds.....	7	5,000 00	134	6,700 00	
Yonkers city bonds.....	7	12,000 00	140	16,800 00	
Yonkers city bonds.....	7	9,000 00	143	12,870 00	
Yonkers city bonds.....	7	25,000 00	165	41,250 00	
Yonkers city bonds.....	7	25,000 00	167	41,750 00	
Yonkers city bonds.....	7	50,000 00	169	84,500 00	
New York city bonds.....	3	100,000 00	100	100,000 00	
New York city bonds.....	3	100,000 00	102	102,000 00	
New York city bonds.....	3½	4,000 00	100¾	4,030 00	
New York city bonds.....	3½	100,000 00	113	113,000 00	
New York city bonds.....	5	119,500 00	114	136,230 00	
New York city bonds.....	5	503,000 00	121	608,630 00	
New York city bonds.....	5	731,200 00	132½	967,012 00	
New York city bonds.....	6	15,000 00	100	15,000 00	
New York city bonds.....	6	6,500 00	101½	6,537 50	
New York city bonds.....	6	20,000 00	103	20,600 00	
New York city bonds.....	6	2,000 00	109	2,180 00	
New York city bonds.....	6	20,000 00	117½	23,500 00	
New York city bonds.....	6	596,600 00	120	715,920 00	
New York city bonds.....	6	43,600 00	125	54,500 00	
New York city bonds.....	6	20,000 00	130	26,000 00	
New York city bonds.....	6	1,614,000 00	133	2,146,620 00	
New York city bonds.....	6	35,000 00	133½	46,725 00	
New York city bonds.....	6	5,000 00	135	6,750 00	

## EMIGRANT INDUSTRIAL SAVINGS BANK—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New York city bonds.....	6	\$6,700 00	139	\$9,313 00	
New York city bonds.....	6	9,000 00	141	12,690 00	
New York city bonds.....	6	275,000 00	150	412,500 00	
New York city bonds.....	7	676,000 00	100½	679,380 00	
New York city bonds.....	7	262,300 00	104	272,792 00	
New York city bonds.....	7	84,000 00	108	90,720 00	
New York city bonds.....	7	652,500 00	112	738,640 00	
New York city bonds.....	7	118,000 00	119½	141,010 00	
New York city bonds.....	7	48,000 00	123	59,040 00	
New York city bonds.....	7	29,000 00	126½	36,685 00	
New York city bonds.....	7	988,800 00	127½	1,258,248 00	
New York city bonds.....	7	37,500 00	128½	48,093 75	
New York city bonds.....	7	5,000 00	130	6,500 00	
New York city bonds.....	7	140,300 00	139½	195,718 50	
New York city bonds.....	7	150,000 00	142½	213,750 00	
New York city bonds.....	7	443,000 00	145½	644,565 00	
New York city bonds.....	7	26,500 00	148	42,180 00	
New York city bonds.....	7	6,000 00	151	9,060 00	
Brooklyn city bonds.....	4	359,000 00	121	434,390 00	
Brooklyn city bonds.....	5	105,000 00	140	147,000 00	
Brooklyn city bonds.....	5	200,000 00	141	282,000 00	
Brooklyn city bonds.....	5	50,000 00	142	71,000 00	
Brooklyn city bonds.....	6	106,500 00	106	112,890 00	
Brooklyn city bonds.....	6	63,000 00	120	75,600 00	
Brooklyn city bonds.....	6	191,000 00	127½	244,002 50	
Brooklyn city bonds.....	6	15,000 00	135	20,250 00	
Brooklyn city bonds.....	6	21,000 00	138	28,980 00	
Brooklyn city bonds.....	6	4,000 00	144	5,760 00	
Brooklyn city bonds.....	6	6,000 00	148	8,880 00	
Brooklyn city bonds.....	6	10,000 00	149	14,900 00	
Brooklyn city bonds.....	6	5,000 00	150	7,500 00	
Brooklyn city bonds.....	6	5,000 00	152	7,600 00	
Brooklyn city bonds.....	6	220,000 00	154	338,800 00	
Brooklyn city bonds.....	6	45,000 00	165	74,250 00	
Brooklyn city bonds.....	7	1,000 00	108	1,080 00	
Brooklyn city bonds.....	7	3,000 00	114	3,420 00	
Brooklyn city bonds.....	7	1,000 00	145	1,450 00	
Brooklyn city bonds.....	7	15,000 00	150	22,500 00	
Brooklyn city bonds.....	7	2,000 00	151	3,020 00	
Brooklyn city bonds.....	7	10,000 00	154	15,400 00	
Brooklyn city bonds.....	7	40,000 00	163	65,200 00	
Brooklyn city bonds.....	7	25,000 00	165	41,250 00	
Brooklyn city bonds.....	7	4,000 00	166	6,640 00	
Brooklyn city bonds.....	7	78,000 00	172	134,160 00	
Brooklyn city bonds.....	7	15,000 00	173½	26,025 00	
Brooklyn city bonds.....	7	25,000 00	174½	43,625 00	
Brooklyn city bonds.....	7	10,000 00	179	17,900 00	
Brooklyn city bonds.....	7	1,000 00	180	1,800 00	
Cash on hand deposited.....					\$21,658,023 51
Panking house and lot.....	Cost.	841,776 34		Est'd value.	258,812 66
Interest accrued on mortgages.....		\$156,742 61			700,000 00
Less amount over one year in arrears.....		3,437 63			
Interest accrued on stock and deposits.....				\$153,304 98	
Rents accrued.....				195,608 26	
					348,913 24
					2,141 67
					\$44,065,841 08
LIABILITIES.					
Due depositors.....				\$37,061,090 63	
Interest accrued.....				183,732 41	
Salaries and expenses ac'd.....				5,365 00	
					37,250,188 04
Surplus.....					\$6,815,653 04

## EMIGRANT INDUSTRIAL SAVINGS BANK — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount. at par.	Revenue.	Totals.
Bonds and mortgages.....	.....	\$21,097,950 00	.....	
Less amount in arrears.....	.....	53,000 00	.....	
	4½	\$21,044,950 00	\$947,022 75	
Bond investments.....	3	1,661,000 00	49,830 00	
Bond investments.....	3¼	58,000 00	1,885 00	
Bond investments.....	3½	998,000 00	34,930 00	
Bond investments.....	3.65	295,000 00	10,767 50	
Bond investments.....	4	3,137,000 00	125,480 00	
Bond investments.....	4½	200,000 00	9,000 00	
Bond investments.....	5	2,228,700 00	111,435 00	
Bond investments.....	6	4,603,000 00	276,180 00	
Bond investments.....	7	4,607,400 00	322,518 00	
Cash on deposit.....	1½	26,627 74	399 41	
Cash on deposit.....	2	53,375 86	1,067 52	
Rents.....	.....	.....	.....	\$1,890,515 33,000
				\$1,923,515
<b>CHARGES.</b>				
Interest to depositors.....	.....	.....	\$1,181,136 94	
Salaries.....	.....	.....	74,860 00	
Taxes, repairs and insurance on bank- ing house.....	.....	.....	21,000 00	
Legal expenses.....	.....	.....	865 28	
Printing, advertising, stationery and books.....	.....	.....	5,358 31	
Other expenses.....	.....	.....	3,734 44	
				1,286,964
Excess of income.....	.....	.....	.....	\$636,550

## ERIE COUNTY SAVINGS BANK.

[Examined January 8, 1890.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$6,740,503
United States bonds.....	6	\$51,000 00	116	\$59,160 00	
United States bonds.....	6	108,000 00	118	127,440 00	
United States bonds.....	6	159,000 00	121	192,390 00	
United States bonds.....	6	841,000 00	124	1,042,840 00	
United States bonds.....	6	841,000 00	126	1,059,660 00	
United States bonds.....	4	1,600,000 00	126	2,016,000 00	
District of Columbia bonds.....	3.65	700,000 00	124	868,000 00	
New York city bonds.....	7	17,500 00	103	18,025 00	
New York city bonds.....	7	82,000 00	108	88,560 00	
New York city bonds.....	6	6,000 00	116	6,960 00	
New York city bonds.....	6	202,000 00	117½	237,350 00	
New York city bonds.....	6	4,500 00	131	5,895 00	
New York city bonds.....	6	1,000 00	139	1,390 00	
New York city bonds.....	5	150,000 00	145	217,500 00	
New York city bonds.....	5	5,000 00	151	7,550 00	
New York city bonds.....	4	15,000 00	118	17,700 00	
New York county bonds.....	7	2,000 00	121	2,420 00	
New York county bonds.....	7	10,000 00	125	12,500 00	
New York county bonds.....	6	7,000 00	131	9,170 00	
Brooklyn city bonds.....	6	5,000 00	119	5,950 00	
Brooklyn city bonds.....	6	16,000 00	126	20,160 00	
Brooklyn city bonds.....	6	8,000 00	133	10,640 00	
Brooklyn city bonds.....	6	2,000 00	132	2,640 00	
Brooklyn city bonds.....	6	5,000 00	147	7,350 00	
Brooklyn city bonds.....	6	4,000 00	149	5,960 00	
Brooklyn city bonds.....	6	9,000 00	150	13,500 00	
Brooklyn city bonds.....	7	20,000 00	148	29,600 00	

## ERIE COUNTY SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
city bonds.....	7	\$38,000 00	158	\$60,040 00	
city bonds.....	7	4,000 00	160	6,400 00	
city bonds.....	7	60,000 00	164	98,400 00	
city bonds.....	7	138,000 00	137	189,060 00	
city bonds.....	7	5,000 00	130	6,500 00	
y bonds.....	4	64,000 00	103	65,920 00	
y bonds.....	4	50,000 00	105	52,500 00	
y bonds.....	5	100,000 00	110	110,000 00	
y bonds.....	5	75,000 00	111	83,250 00	
y bonds.....	6	25,000 00	149	37,250 00	
y bonds.....	7	15,000 00	101½	15,262 50	
y bonds.....	7	84,000 00	103½	86,730 00	
y bonds.....	7	5,000 00	105	5,250 00	
y bonds.....	7	25,000 00	105½	26,375 00	
y bonds.....	7	5,000 00	108	5,400 00	
y bonds.....	7	1,000 00	109	1,090 00	
y bonds.....	7	13,000 00	109½	14,267 50	
y bonds.....	7	2,000 00	137	2,740 00	
y bonds.....	7	4,000 00	164	6,560 00	
y bonds.....	7	8,000 00	170	13,600 00	
y warrants.....	6	184,750 48	100	184,750 48	
y bonds.....	7	1,000 00	102	1,020 00	
y bonds.....	7	5,000 00	111	5,550 00	
y bonds.....	7	25,000 00	120	30,000 00	
y bonds.....	7	25,000 00	123	30,750 00	
y bonds.....	7	4,000 00	130	5,200 00	
y bonds.....	7	5,000 00	133	6,650 00	
y bonds.....	7	20,000 00	135	27,000 00	
y bonds.....	7	19,000 00	137	26,030 00	
y bonds.....	7	15,000 00	139	20,850 00	
y bonds.....	7	14,000 00	141	19,740 00	
y bonds.....	7	10,000 00	143	14,300 00	
nd and deposited.....					\$7,344,745 48
red by collaterals.....					1,802,036 44
ouse and lot.....	Cost.	136,000 00		Est'd value,	8,300 00
te, lot for new house.....	Cost.	185,000 00		Est'd value,	100,000 00
farm property.....	Cost.	2,976 55		Est'd value,	185,000 00
rued.....					2,976 55
rued.....					109,089 27
					574 00
					\$16,293,225 59
BILITIES.					
tors.....				\$13,504,168 74	
rued.....				260,735 07	
rued.....				608 30	
					13,765,512 11
					\$2,527,713 48

## ANNUAL INCOME AND CHARGES THEREON.

VESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
mortgages.....	5	\$6,740,503 85	\$337,025 19	
stments.....	3.65	700,000 00	25,550 00	
stments.....	4	1,729,000 00	69,160 00	
stments.....	5	330,000 00	16,500 00	
stments.....	6	2,479,250 48	148,755 03	
stments.....	7	681,500 00	47,705 00	
stments.....	5	8,300 00	415 00	
ited .....	4	1,181,634 68	47,265 39	
				\$692,375 61
				2,300 00
				\$694,675 61

## REPORT ON SAVINGS BANKS.

## ERIE COUNTY SAVINGS BANK — (Continued).

CHARGES.	Rate of interest.	Amount at par.	Revenue.	Totals.
Interest to depositors .....	.....	.....	\$501,949 95	
Salaries .....	.....	.....	31,280 00	
Taxes, repairs and insurance .....	.....	.....	6,220 24	
Other expenses .....	.....	.....	3,251 40	
				\$542,701 59
Excess of income .....	.....	.....		\$151,974 02

## EXCELSIOR SAVINGS BANK.

[Examined October 30, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4 to 6	.....	.....	.....	\$377,800 00
Maryland State bonds .....	3	\$50,000 00	102	\$51,000 00	
New York city bonds .....	7	1,000 00	100	1,000 00	
Buffalo city bonds .....	7	20,000 00	112	22,400 00	
Buffalo city bonds .....	6	1,000 00	120	1,200 00	
Brooklyn city bonds .....	6	3,000 00	120	3,600 00	
Brooklyn city bonds .....	6	1,000 00	143	1,430 00	
Schenectady city bonds .....	4	5,000 00	111	5,550 00	
Schenectady city bonds .....	4	10,000 00	115	11,500 00	
Troy city bonds .....	4½	2,000 00	129	2,580 00	
Yonkers city bonds .....	7	1,000 00	140	1,400 00	
Yonkers city bonds .....	7	3,000 00	142	4,260 00	
Yonkers city bonds .....	7	3,000 00	144	4,320 00	
Yonkers city bonds .....	7	8,000 00	145	11,600 00	
West Farms town bonds .....	7	500 00	140	700 00	
Delhi town bonds .....	7	3,000 00	114	3,420 00	
New Lebanon town bonds .....	7	3,000 00	124	3,720 00	
Enfield town bonds .....	7	1,000 00	130	1,300 00	
Newfield town bonds .....	7	2,300 00	130	2,990 00	
Covert town bonds .....	7	4,300 00	130	5,590 00	
Cooperstown town bonds .....	4	18,500 00	106	19,610 00	
Seneca Falls town bonds .....	5	15,000 00	115	17,250 00	
Richfield Springs village bds. ....	5	7,500 00	112	8,400 00	
Richfield Springs village bds. ....	6	2,300 00	110	2,530 00	
Whitehall village bonds .....	4	10,000 00	108	10,800 00	
College Point village bonds .....	7	1,000 00	136	1,360 00	
Union school district, No. 1, town of Addison .....	4	15,000 00	104	15,600 00	
Union school district, No. 1, town of Addison .....	4	10,000 00	107	10,700 00	
Buffalo city warrants .....	6	19,668 72	100	19,668 72	
Call loans .....	.....	.....	.....	.....	245,478 73
Saves, furniture and fixtures .....	.....	Est'd value.	.....	.....	15,000 00
Cash on hand and deposited .....	.....	.....	.....	.....	2,500 00
Interest accrued .....	.....	.....	.....	.....	12,629 75
					4,041 28
					\$657,449 75
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$636,730 71	
Interest accrued .....	.....	.....	.....	6,139 83	
					642,870 54
Surplus .....	.....	.....	.....	.....	\$14,579 21

**EXCELSIOR SAVINGS BANK — (Continued).****ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$14,000 00	\$560 00	
Bonds and mortgages.....	4½	15,000 00	675 00	
Bonds and mortgages.....	5	331,300 00	16,565 00	
Bonds and mortgages.....	6	17,500 00	1,050 00	
Bond investments.....	3	50,000 00	1,500 00	
Bond investments.....	4	83,500 00	3,340 00	
Bond investments.....	4½	2,000 00	90 00	
Bond investments.....	5	22,500 00	1,125 00	
Bond investments.....	6	26,968 72	1,618 12	
Bond investments.....	7	36,100 00	2,527 00	
Call loans.....	5	15,000 00	750 00	
Cash deposited.....	2½	11,865 13	296 63	
				\$30,096 75
<b>CHARGES.</b>				
Interest to depositors.....			\$18,574 28	
Salaries.....			3,350 00	
Rent.....			1,966 60	
Printing, advertising, stationery and blank books.....			710 90	
Fuel, lights, etc.....			115 72	
Other expenses.....			331 49	
				25,048 99
Excess.....				\$5,047 76

**FARMERS' AND MECHANICS' SAVINGS BANK, LOCKPORT, N. Y.**

[Examined January 21, 1890.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6				\$443,769 54
United States bonds.....	4½	\$13,000 00	124½	\$16,185 00	
Lockport city cert. of indebt.	6	30,785 12	100	30,785 12	
Lockport city bonds.....	7	5,000 00	124	6,200 00	
Lockport city bonds.....	7	5,000 00	127	6,350 00	
Lewiston town bonds.....	4½	2,000 00	108	2,160 00	
Somerset town bonds.....	5	1,000 00	101	1,010 00	
Somerset town bonds.....	5	1,000 00	103	1,030 00	
Somerset town bonds.....	5	1,000 00	104	1,040 00	
Somerset town bonds.....	5	1,000 00	106	1,060 00	
Somerset town bonds.....	5	1,000 00	107	1,070 00	
Somerset town bonds.....	5	1,000 00	109	1,090 00	
Somerset town bonds.....	5	2,000 00	114	2,280 00	
Somerset town bonds.....	5	3,000 00	115	3,450 00	
Wilson town bonds.....	5	3,500 00	107	3,745 00	
Wilson town bonds.....	5	1,000 00	110	1,100 00	
Wilson town bonds.....	5	500 00	111	555 00	
Wilson town bonds.....	5	1,000 00	112	1,120 00	
Wilson town bonds.....	5	500 00	114	570 00	
Wilson town bonds.....	5	500 00	115	575 00	
Wilson town bonds.....	5	500 00	117	585 00	
Wilson town bonds.....	5	500 00	118	590 00	
Yates town bonds.....	5	500 00	100	500 00	
Yates town bonds.....	5	2,000 00	105	2,100 00	
Newfane town bonds.....	5	5,000 00	107	5,350 00	
Newfane town bonds.....	5	6,000 00	111	6,660 00	
Newfane town bonds.....	5	3,000 00	115	3,450 00	
Champlain town bonds.....	4½	7,000 00	102	7,140 00	
Suspension Bridge vil. bds.	7	1,000 00	123	1,230 00	
Suspension Bridge vil. bds.	4	12,500 00	108	13,500 00	
Wheatfield school dist. bds.	3½	15,000 00	102	15,300 00	
Wheatfield school dist. bds.	6	600 00	106	636 00	
Somerset school district bds.	6	1,400 00	107	1,498 00	
Town orders.....		4,685 00	100	4,685 00	
					144,599 12

**FARMERS' AND MECHANICS' SAVINGS BANK, LOCKPORT, N. Y.—**  
(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand and deposited.	.....	.....	.....	.....	\$317,912 22
Loans secured by collaterals.	.....	.....	.....	.....	100 00
Banking house and lot	Cost.	\$18,380 59	.....	Est'd value.	18,000 00
Interest accrued.	.....	.....	.....	\$10,832 35	
Less amount over one year in arrears on mortgages ..	.....	.....	.....	3,130 70	
Rents accrued.	.....	.....	.....	.....	7,701 65
Furniture and fixtures	.....	.....	.....	.....	191 00
					1,183 50
					\$333,463 63
<b>LIABILITIES.</b>					
Due depositors	.....	.....	.....	\$360,684 33	
Interest accrued	.....	.....	.....	1,675 94	
Salaries accrued	.....	.....	.....	160 06	
					862,520 33
Surplus	.....	.....	.....	.....	\$70,943 30

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	.....	\$443,769 54		
Less amount over one year in arrears of interest.	.....	36,784 10		
	6	\$406,985 44	\$24,419 13	
Stock investments	3½	15,000 00	525 00	
Stock investments	4	12,500 00	500 00	
Stock investments	4½	22,000 00	990 00	
Stock investments	5	35,500 00	1,775 00	
Stock investments	6	32,785 12	1,967 11	
Stock investments	7	11,000 00	770 00	
Call loan	6	100 00	6 00	
Town orders	6	4,685 00	281 10	
Cash deposited	4	275,661 45	11,026 45	
Cash deposited	3	30,000 00	900 00	
				\$43,159 89
Rents	.....	.....	.....	320 24
				\$43,480 04
<b>CHARGES.</b>				
Interest to depositors	.....	.....	\$30,166 98	
Salaries	.....	.....	2,744 00	
Taxes, repairs and insurance	.....	.....	1,449 68	
Other expenses	.....	.....	767 36	
				35,128 02
Excess of income	.....	.....	.....	\$8,352 02

**GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.**

[Examined July 8, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	.....	.....	.....	.....	\$785,630 00
United States bonds	4	\$100,000 00	128½	\$128,500 00	
Maine State bonds	6	44,000 00	100	44,000 00	
Missouri State bonds	6	12,000 00	100	12,000 00	
New York county bonds	6	200 00	110	220 00	

## ROMANIA SAVINGS BANK, KINGS COUNTY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
ork city bonds.....	3½	\$100,000 00	101	\$101,000 00	
ork city bonds.....	7	20,000 00	106	21,200 00	
ork city bonds.....	7	20,000 00	121	24,200 00	
ork city bonds.....	7	5,000 00	124	6,200 00	
yn city bonds.....	4	100,000 00	104	104,000 00	
yn city bonds.....	4	100,000 00	117	117,000 00	
yn city bonds.....	6	1,000 00	103	1,030 00	
yn city bonds.....	6	4,000 00	106	4,240 00	
yn city bonds.....	6	3,000 00	109	3,270 00	
yn city bonds.....	6	4,000 00	120	4,800 00	
yn city bonds.....	6	11,000 00	130	14,300 00	
yn city bonds.....	7	2,000 00	114	2,280 00	
yn city bonds.....	6	2,000 00	120	2,400 00	
city bonds.....	7	33,000 00	114	37,620 00	
s city bonds.....	7	10,000 00	118	11,800 00	
city bonds.....	7	5,000 00	100	5,000 00	
city bonds.....	7	4,000 00	104	4,160 00	
city bonds.....	7	1,000 00	108	1,080 00	
k city bonds.....	4	9,000 00	104	9,360 00	
k city bonds.....	7	10,000 00	125	12,500 00	
county bonds.....	7	10,000 00	102	10,200 00	
town bonds.....	4	1,000 00	102	1,020 00	
trecht town bonds.....	6	8,000 00	107	8,560 00	
Falls town bonds.....	5	20,000 00	103	20,600 00	
on town bonds.....	5	7,500 00	107	8,025 00	
town bonds.....	5	4,000 00	104	4,160 00	
anda town bonds.....	5	10,000 00	107	10,700 00	
town bonds.....	5	10,500 00	104	10,920 00	
ania town bonds.....	7	1,000 00	102	1,020 00	
ll village bonds.....	4	1,000 00	104	1,040 00	
ll village bonds.....	4	3,000 00	104	3,120 00	
Point village bonds.....	7	6,000 00	116	6,960 00	
Point village bonds.....	7	5,000 00	120	6,000 00	
Point village bonds.....	7	5,000 00	122	6,100 00	
Point village bonds.....	7	8,000 00	124	9,920 00	
Point village bonds.....	7	2,000 00	126	2,520 00	
Point village bonds.....	7	10,000 00	140	14,000 00	
rnion village bonds.....	4	16,000 00	106	16,960 00	
ision Bridge village					
s.....	4	2,000 00	108	2,160 00	
ision Bridge village					
s.....	5	12,000 00	113	13,560 00	
state, banking house					\$829,705 00
ot.....	Cost.	91,500 00	.....	Valued at	125,000 00
real estate.....	Cost.	8,185 02	.....	Valued at	8,185 02
n hand and deposited.					148,528 33
st accrued.....					8,719 59
accrued.....					364 48
<b>LIABILITIES.</b>					<b>\$1,906,132 42</b>
positors.....				\$1,723,483 45	
st accrued.....				1,069 02	
s accrued.....				117 00	
					<b>1,724,669 47</b>
plus.....					<b>\$181,462 95</b>

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages.....	4½	\$134,000 00	\$6,030 00	
and mortgages.....	5	614,300 00	30,715 00	
and mortgages.....	6	37,330 00	2,239 80	
vestments.....	3½	100,000 00	3,500 00	
vestments.....	4	332,000 00	13,280 00	
vestments.....	5	64,000 00	3,200 00	



**GERMANIA SAVINGS BANK, KINGS COUNTY — (Continued).**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	6	\$89,200 00	\$5,352 00	
Bond investments.....	7	157,000 00	10,990 00	
Cash deposited.....	2½	69,451 12	1,736 28	
Cash deposited.....	3	77,180 07	2,315 40	
Rents .....				\$79,368 6,592
				\$85,951
<b>CHARGES.</b>				
Interest to depositors.....			\$54,979 10	
Salaries.....			5,968 00	
Taxes, repairs and ins. on bank'g house.			2,628 88	
Taxes, repairs and ins. on other real est.			116 95	
Other expenses.....			1,907 49	
				65,591
Excess of income.....				\$20,35

**HUDSON CITY SAVINGS INSTITUTION.**

[Examined January 23, 1890.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6				\$712,293
United States bonds.....	4	\$100,000 00	125	\$125,000 00	
Texas State bonds.....	7	50,000 00	102	51,000 00	
Colorado State warrants.....	7	4,681 95	100	4,681 95	
Missouri State bonds.....	7	2,000 00	100	2,000 00	
Missouri State bonds.....	7	1,000 00	102	1,020 00	
New York city bonds.....	7	18,500 00	102	18,870 00	
Brooklyn city bonds.....	6	1,000 00	105	1,050 00	
Brooklyn city bonds.....	6	6,000 00	116	6,960 00	
Brooklyn city bonds.....	6	6,000 00	119	7,140 00	
Brooklyn city bonds.....	7	1,000 00	102	1,020 00	
Brooklyn city bonds.....	7	11,000 00	170	18,700 00	
Rochester city bonds.....	7	15,000 00	112	16,800 00	
Albany city bonds.....	3	15,000 00	100	15,000 00	
Oswego city bonds.....	7	1,000 00	100	1,000 00	
Oswego city bonds.....	7	500 00	104	520 00	
Poughkeepsie city bonds.....	7	50,000 00	140	70,000 00	
Hudson city bonds.....	3½	37,000 00	103	38,110 00	
Hudson city bonds.....	4	77,100 00	104	80,184 00	
Hudson city bonds.....	4½	12,091 50	108	13,058 82	
Hudson city bonds.....	7	250 00	118	295 00	
Hudson city bonds.....	7	250 00	126	315 00	
Hudson city bonds.....	7	1,250 00	132	1,650 00	
Hudson city bonds.....	7	250 00	140	350 00	
Hudson city bonds.....	7	250 00	141	352 50	
Hudson city bonds.....	7	1,000 00	100	1,000 00	
Hudson city bonds.....	7	6,000 00	112	6,720 00	
Hudson city bonds.....	7	500 00	119	595 00	
Hudson city bonds.....	7	2,000 00	121	2,420 00	
Long Island City bonds.....	5	2,000 00	106	2,120 00	
Long Island City bonds.....	7	18,000 00	117	21,060 00	
Long Island City bonds.....	7	2,000 00	121	2,420 00	
Long Island City bonds.....	7	5,000 00	111	5,550 00	
Long Island City bonds.....	7	10,000 00	115	11,500 00	
Columbia county bonds.....	3½	19,500 00	108	21,060 00	
Columbia county bonds.....	3½	23,000 00	104	23,920 00	
Columbia county bonds.....	4	35,000 00	106	37,100 00	
Columbia county bonds.....	4	18,400 00	101	18,584 00	
Columbia county bonds.....	5	22,500 00	100	22,500 00	
Oswego county bonds.....	3½	26,000 00	100	26,000 00	
Rensselaer county bonds.....	4	5,000 00	100	5,000 00	
Rensselaer county bonds.....	4	13,000 00	104	13,520 00	
Rensselaer county bonds.....	4	1,000 00	109	1,090 00	
Rensselaer county bonds.....	4	2,000 00	111	2,220 00	
Kingston town bonds.....	7	1,000 00	100	1,000 00	

## HUDSON CITY SAVINGS INSTITUTION — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
ton town bonds.....	7	\$300 00	103	\$309 00	
ton town bonds.....	7	21,400 00	126	26,964 00	
ing town bonds.....	5	2,000 00	100	2,000 00	
ing town bonds.....	5	4,000 00	103	4,120 00	
ing town bonds.....	6	27,000 00	107	28,890 00	
ing town bonds.....	6	3,500 00	122	4,270 00	
own bonds.....	7	5,000 00	126	6,300 00	
abanon town bonds...	7	22,000 00	118	25,960 00	
ow town bonds.....	4	6,000 00	100	6,000 00	
ry town bonds.....	7	3,000 00	103	3,090 00	
ry town bonds.....	7	1,000 00	106	1,060 00	
etown town bonds.....	7	2,000 00	100	2,000 00	
etown town bonds.....	7	1,500 00	103	1,545 00	
etown town bonds.....	7	500 00	108	540 00	
own bonds.....	7	1,000 00	100	1,000 00	
own bonds.....	7	500 00	103	515 00	
in town bonds.....	4 1/2	4,000 00	103	4,120 00	
in town bonds.....	7	2,000 00	111	2,220 00	
m town bonds.....	7	500 00	103	515 00	
land town bonds.....	5	2,000 00	100	2,000 00	
town bonds.....	7	1,300 00	111	1,443 00	
am town bonds.....	7	500 00	108	540 00	
am town bonds.....	7	2,000 00	116	2,320 00	
send town bonds.....	5	8,000 00	101	8,080 00	
send town bonds.....	6	1,688 58	100	1,688 58	
town bonds.....	4 1/2	3,000 00	101	3,030 00	
town bonds.....	4 1/2	20,000 00	103	20,600 00	
ville town bonds.....	4 1/2	40,000 00	103	41,200 00	
rtown town bonds.....	4 1/2	6,000 00	101	6,060 00	
rtown town bonds.....	4 1/2	30,000 00	103	30,900 00	
rne village bonds.....	4	8,000 00	102	8,160 00	
rne village bonds.....	4	22,000 00	101	22,220 00	
ga Springs village bds.	4	5,000 00	103	5,150 00	
m village bonds.....	4	6,000 00	103	6,180 00	
m village bonds.....	7	1,000 00	105	1,050 00	
lle village bonds.....	4	20,000 00	102	20,400 00	
roy village bonds.....	4	1,000 00	100	1,000 00	
s village bonds.....	5	500 00	100	500 00	
s village bonds.....	5	2,000 00	104	2,080 00	
s village bonds.....	5	400 00	107	428 00	
asion Bridge vill. bds.	4	500 00	102	510 00	
asion Bridge vill. bds.	7	500 00	112	560 00	
lph village bonds.....	4	20,000 00	102	20,400 00	
lle village bonds.....	5	2,000 00	103	2,060 00	
lle village bonds.....	5	1,000 00	105	1,050 00	
lle village bonds.....	5	14,000 00	107	14,980 00	
ont village school bds.	6	600 00	103	618 00	
n village school district					
bond.....	5	2,000 00	001	2,020 00	
City bonds.....	7	20,000 00	100	20,000 00	
Carolina State bonds..	4	3,300 00	106	3,300 00	
ands.....					\$1,072,401 85
n hand and deposited.					22,800 00
state, banking-house					232,633 20
of.....	Cost.	29,730 63		Est'd value.	10,000 00
real estate.....					8,155 00
receivable.....					25,800 00
st accrued.....				\$36,580 80	
interest over one year					
rears on mortgages...				3,710 40	
scruded.....					31,870 40
					80 00
					\$2,116,034 21
LIABILITIES.					
positors.....				\$1,868,401 74	
st accrued.....				3,806 66	
s accrued.....				430 22	
					\$1,872,638 62
plus.....					\$243,395 59

## HUDSON CITY SAVINGS INSTITUTION — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$218,100 00	\$9,814 50	
Bonds and mortgages.....	5	245,300 00	12,265 00	
Bonds and mortgages.....		248,893 78		
In arrears over one year.....		44,700 00		
	6	\$204,193 76	12,251 63	
Stock investments.....	3	15,000 00	450 00	
Stock investments.....	3½	26,000 00	845 00	
Stock investments.....	3½	99,500 00	3,482 50	
Stock investments.....	4	317,300 00	12,692 00	
Stock investments.....	4½	115,091 50	5,179 12	
Stock investments.....	5	62,400 00	3,120 00	
Stock investments.....	6	45,788 58	2,747 31	
Stock investments.....	7	294,431 95	20,610 24	
Call loans.....	4	15,500 00	620 00	
Call loans.....	5	6,600 00	330 00	
Call loans.....	6	700 00	42 00	
Cash deposited.....	2	105,922 61	2,118 45	
Cash deposited.....	3	119,002 63	3,570 08	
Rents.....				\$90,137 83
				580 00
Excess of income.....				\$90,717 83

## IRVING SAVINGS INSTITUTION.

[Examined March 25, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4¼ to 6				\$3,238,250 00
United States bonds.....	4	\$2,000,000 00	129½	\$2,590,000 00	
United States bonds.....	4½	200,000 00	108	216,000 00	
United States bonds.....	6	100,000 00	123	123,000 00	
Missouri State bonds.....	6	100,000 00	114	11,400 00	
New York city bonds.....	6	175,000 00	132	231,000 00	
New York city bonds.....	7	50,000 00	112	56,000 00	
Brooklyn city bonds.....	5	100,000 00	137	137,000 00	
Buffalo city bonds.....	3½	120,000 00	109	130,800 00	
Kings county bonds.....	4	48,000 00	106	50,880 00	
Kings county bonds.....	4	119,000 00	113	134,470 00	
Banking house and lot.....	Cost.	24,000 00		Valued at.	3,680,550 00
Cash on hand and deposited.....					24,000 00
Interest accrued.....					214,012 43
					44,757 81
					\$7,201,570 24
LIABILITIES.					
Due depositors.....				\$6,191,445 08	
Interest accrued.....				49,985 59	
Salaries accrued.....				1,083 32	
					6,242,513 99
Surplus.....					\$969,056 25

## IRVING SAVINGS INSTITUTION—(Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$1,711,500 00	\$77,015 50	
Bonds and mortgages.....	5	1,464,800 00	73,240 00	
Bonds and mortgages.....	6	61,950 00	3,717 00	
Stock investments.....	3½	120,000 00	4,200 00	
Stock investments.....	4	2,167,000 00	86,680 00	
Stock investments.....	4½	200,000 00	9,000 00	
Stock investments.....	5	100,000 00	5,000 00	
Stock investments.....	6	285,000 00	17,100 00	
Stock investments.....	7	50,000 00	3,500 00	
Cash deposited.....	2	89,252 58	1,785 05	
Cash deposited.....	3	100,000 00	3,000 00	
Rent.....				\$284,237 55
				450 00
CHARGES.				\$284,687 55
Interest to depositors.....			\$214,224 00	
Salaries.....			16,250 00	
Taxes, repairs and insurance.....			812 88	
Other expenses.....			2,535 35	
				233,822 23
Excess of income.....				\$50,565 32

## JEFFERSON COUNTY SAVINGS BANK.

[Examined February 3, 1890.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6				\$726,732 29
United States registered b'ds.....	4	\$63,000 00	123½	\$74,100 00	
Watertown city bonds.....	7	5,000 00	111	5,550 00	
Watertown city bonds.....	7	4,900 00	113¾	4,540 00	
Watertown city bonds.....	7	5,000 00	116	5,800 00	
Watertown city bonds.....	7	3,000 00	118	3,540 00	
Watertown city bonds.....	7	5,000 00	120	6,000 00	
Watertown city bonds.....	5	5,000 00	108	5,400 00	
Watertown city bonds.....	5	1,000 00	109½	1,095 00	
Watertown city bonds.....	5	5,000 00	110	5,500 00	
Watertown city bonds.....	5	5,000 00	110¾	5,525 00	
Watertown city bonds.....	5	5,000 00	111	5,550 00	
Watertown city bonds.....	4	5,000 00	100	5,000 00	
Watertown city bonds.....	4	5,000 00	100	5,000 00	
Watertown city bonds.....	4	50,000 00	100	50,000 00	
Watertown town bonds.....	4	3,000 00	100	3,000 00	
Watertown town bonds.....	4	2,000 00	100	2,000 00	
Watertown town bonds.....	4	3,000 00	100	3,000 00	
Watertown town bonds.....	4	1,000 00	100	1,000 00	
Watertown town bonds.....	4	13,000 00	100	13,000 00	
Watertown town bonds.....	4	13,000 00	100	13,000 00	
Watertown town bonds.....	4	13,000 00	100	13,000 00	
Watertown town bonds.....	4	14,000 00	100	14,000 00	
Watertown town bonds.....	4	14,000 00	100	14,000 00	
Watertown town bonds.....	4	14,000 00	100	14,000 00	
Warsaw town bonds.....	4	50,000 00	100	50,000 00	
Le Roy town bonds.....	4½	17,000 00	100	17,000 00	
Le Roy town bonds.....	4½	11,500 00	101	11,615 00	
Le Roy town bonds.....	4½	7,000 00	102	7,140 00	
Lewiston town bonds.....	4½	5,500 00	100	5,500 00	
Lewiston town bonds.....	4½	1,000 00	101	1,010 00	
Lewiston town bonds.....	4½	500 00	102	510 00	
Lewiston town bonds.....	4½	2,500 00	103	2,575 00	
Lewiston town bonds.....	4½	1,000 00	104	1,040 00	
Lewiston town bonds.....	4½	1,500 00	105	1,575 00	
Lewiston town bonds.....	4½	5,000 00	106	5,300 00	
Lewiston town bonds.....	4½	2,000 00	107	2,140 00	

## JEFFERSON COUNTY SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Lewiston town bonds.....	4½	\$1,500 00	108	\$1,620 00	
Lewiston town bonds.....	4½	500 00	108½	542 50	
Lewiston town bonds.....	4½	2,500 00	109	2,725 00	
Clayton town bonds.....	7	3,400 00	106	3,604 00	
Clayton town bonds.....	7	400 00	111	444 00	
Clayton town bonds.....	7	9,000 00	113½	10,215 00	
Clayton town bonds.....	7	2,000 00	116	2,320 00	
Clayton town bonds.....	7	2,000 00	120	2,400 00	
Clayton town bonds.....	7	3,000 00	122½	3,675 00	
Clayton town bonds.....	7	2,000 00	124½	2,490 00	
Clayton town bonds.....	7	1,000 00	128	1,280 00	
Wilson town bonds.....	5	500 00	100	500 00	
Wilson town bonds.....	5	1,000 00	102	1,020 00	
Wilson town bonds.....	5	1,000 00	102½	1,027 50	
Wilson town bonds.....	5	1,000 00	103½	1,035 00	
Wilson town bonds.....	5	1,000 00	104½	1,045 00	
Wilson town bonds.....	5	1,000 00	105½	1,062 50	
Wilson town bonds.....	5	1,000 00	106	1,060 00	
Wilson town bonds.....	5	1,000 00	106½	1,067 50	
Wilson town bonds.....	5	1,000 00	107½	1,075 00	
Wilson town bonds.....	5	1,000 00	108½	1,082 50	
Wilson town bonds.....	5	1,500 00	108½	1,631 25	
Yates town bonds.....	5	1,000 00	100	1,000 00	
Yates town bonds.....	5	1,000 00	101	1,010 00	
Yates town bonds.....	5	1,500 00	102	1,530 00	
Nunda town bonds.....	7	9,000 00	126½	11,385 00	
Newfane town bonds.....	5	500 00	105½	526 25	
Somerset town bonds.....	5	1,500 00	100	1,500 00	
Somerset town bonds.....	5	1,000 00	101	1,010 00	
Somerset town bonds.....	5	1,000 00	102	1,020 00	
Somerset town bonds.....	5	1,500 00	106¾	1,601 25	
Somerset town bonds.....	5	500 00	107½	537 50	
Somerset town bonds.....	5	1,500 00	108¼	1,623 75	
Somerset town bonds.....	5	1,500 00	108¾	1,631 25	
Somerset town bonds.....	5	1,000 00	109½	1,095 00	
Somerset town bonds.....	5	500 00	115	575 00	
Oswegatchie town bonds.....	5	2,000 00	102	2,040 00	
Oswegatchie town bonds.....	5	2,000 00	103½	2,070 00	
Oswegatchie town bonds.....	5	2,080 00	104½	2,090 00	
Oswegatchie town bonds.....	5	2,000 00	106	2,120 00	
Oswegatchie town bonds.....	5	2,000 00	106¾	2,135 00	
Oswegatchie town bonds.....	5	1,500 00	107½	1,612 50	
Oswegatchie town bonds.....	5	2,000 00	108¼	2,165 00	
Oswegatchie town bonds.....	5	2,000 00	108¾	2,175 00	
Alexandria town bonds.....	7	7,300 00	124½	9,088 50	
Theresa town bonds.....	7	600 00	124½	747 00	
Morristown town bonds.....	7	4,000 00	124½	4,980 00	
Philadelphia town bonds.....	7	5,000 00	124½	6,225 00	
Mount Morris town bonds.....	7	10,500 00	126½	13,282 50	
Madrid town bonds.....	4½	1,502 34	100	1,502 34	
Brasher town bonds.....	5	2,500 00	101	2,525 00	
Richland town bonds.....	7	100 00	100	100 00	
Hounsfield town bonds.....	4	3,000 00	100	3,000 00	
Champion town bonds.....	7	2,950 00	124½	3,672 75	
Wilna town bonds.....	7	500 00	100	500 00	
Wilna town bonds.....	7	500 00	103	515 00	
Wilna town bonds.....	7	1,000 00	105¾	1,067 50	
Wilna town bonds.....	7	500 00	113½	567 50	
Diana town bonds.....	7	500 00	103	515 00	
Diana town bonds.....	5	2,000 00	109½	2,190 00	
Diana town bonds.....	5	2,500 00	110	2,750 00	
Diana town bonds.....	5	5,000 00	100	5,000 00	
Carthage village bonds.....	7	250 00	124½	311 25	
Alexandria Bay village bds..	5	750 00	100	750 00	
Alexandria Bay village bds..	5	750 00	101	757 50	
Alexandria Bay village bds..	5	187 50	102	191 25	
Alexandria Bay village bds..	5	187 50	102¾	192 65	
Alexandria Bay village bds..	5	187 50	103½	194 05	
Alexandria Bay village bds..	5	187 50	104½	195 94	
Banking house and lot including furniture and fixtures.....					

\$538,170

16,800

## JEFFERSON COUNTY SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand .....	.....	.....	.....	\$4,520 99	
Cash items .....	.....	.....	.....	8,401 92	
Overdraft .....	.....	.....	.....		\$12,922 91
Loans on collaterals .....	.....	.....	.....		10 00
Due from banks and trust companies .....	.....	.....	.....		49,500 00
Interest accrued on stocks .....	.....	.....	.....	\$6,371 04	131,568 98
In't accrued on mortgages .....	.....	.....	.....	12,222 79	
Interest accrued on loans .....	.....	.....	.....	791 51	
Interest accrued on deposits .....	.....	.....	.....	350 85	
					19,736 19
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$1,351,452 34	\$1,495,450 35
Interest accrued on deposits .....	.....	.....	.....	4,805 16	
					1,356,257 50
Surplus, market value basis .....	.....	.....	.....		\$139,192 85
Market value of stocks .....	.....	.....	.....	\$538,179 98	
Par value of stocks .....	.....	.....	.....	500,752 34	
					37,427 64
Surplus, par value basis .....	.....	.....	.....		\$101,765 21

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$12,400 00	\$496 00	
Bonds and mortgages .....	5	190,197 50	9,509 85	
Bonds and mortgages .....		523,434 79		
Less amount over one year in arrears ..		4,680 00		
	6	\$518,754 79	31,125 24	
Bonds and mortgages .....	7	700 00	49 00	
Stock investments .....	4	282,000 00	11,280 00	
Stock investments .....	4½	60,502 34	2,722 59	
Stock investments .....	5	70,750 00	3,537 50	
Stock investments .....	7	87,500 00	6,125 00	
Call loans .....	3	10,000 00	300 00	
Call loans .....	4	25,200 00	1,008 00	
Call loans .....	4½	4,200 00	189 00	
Call loans .....	5	9,100 00	455 00	
Call loans .....	6	1,000 00	60 00	
Cash deposited .....	3	131,568 98	3,947 04	\$70,804 22
<b>CHARGES.</b>				
Interest to depositors .....	4		\$42,992 05	
Salaries .....			3,300 00	
Taxes, repairs and insurance .....			301 59	
Printing, advertising and stationery .....			312 23	
Miscellaneous expenses .....			200 00	
				47,105 87
Excess of income .....				\$23,698 35

## KINGS COUNTY SAVINGS INSTITUTION.

[Examined July 10, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4½ to 5	.....	.....	.....	\$2,350,020 00
United States bonds .....	4	\$200,000 00	128½	\$257,000 00	
Missouri State bonds .....	3½	200,000 00	103	206,000 00	
New York State bonds .....	6	7,000 00	109	7,630 00	
New York city bonds .....	3½	5,060 00	101	5,050 00	
New York city bonds .....	5	61,000 00	101	61,610 00	
New York city bonds .....	5	25,000 00	105	26,250 00	
New York city bonds .....	5	5,000 00	113	5,650 00	
New York city bonds .....	5	4,200 00	115	4,830 00	
New York city bonds .....	5	4,300 00	117	5,031 00	
New York city bonds .....	5	10,200 00	121	12,342 00	
New York city bonds .....	6	24,500 00	107	26,215 00	
New York city bonds .....	6	25,500 00	117½	65,212 50	
New York city bonds .....	6	74,000 00	120	88,800 00	
New York city bonds .....	7	22,200 00	100	22,200 00	
New York city bonds .....	7	368,000 00	101	366,630 00	
New York city bonds .....	7	243,200 00	106	257,792 00	
New York city bonds .....	7	10,000 00	110	11,000 00	
New York city bonds .....	7	121,400 00	113	137,182 00	
New York city bonds .....	7	106,000 00	121	128,260 00	
Brooklyn city bonds .....	6	37,000 00	106	39,220 00	
Brooklyn city bonds .....	6	20,000 00	120	24,000 00	
Brooklyn city bonds .....	7	4,000 00	134½	5,380 00	
Brooklyn city bonds .....	7	6,000 00	100	6,000 00	
Brooklyn city bonds .....	7	2,000 00	114	2,280 00	
Buffalo city bonds .....	3	2,109 77	100	2,109 77	
Buffalo city bonds .....	3½	150,000 00	104	156,000 00	
Buffalo city bonds .....	7	15,000 00	104	15,600 00	
Buffalo city bonds .....	7	50,000 00	124	62,000 00	
Buffalo city bonds .....	7	50,000 00	156	78,000 00	
New York county bonds .....	5	50,000 00	118	59,000 00	
New York county bonds .....	6	19,000 00	101	19,190 00	
New York county bonds .....	6	10,700 00	104	11,128 00	
New York county bonds .....	7	1,000 00	109	1,090 00	
New York county bonds .....	7	2,000 00	131	2,620 00	
Newtown town bonds .....	7	7,000 00	104	7,280 00	
Newtown town bonds .....	7	1,000 00	107	1,070 00	
Newtown town bonds .....	7	1,000 00	109	1,090 00	
Newtown town bonds .....	7	1,000 00	113	1,130 00	
Real estate, banking house and lot .....	Cost.	142,637 00	.....	Est'd value.	100,000 00
Cash on hand and deposited .....	.....	.....	.....	.....	644,475 73
Rents accrued .....	.....	.....	.....	.....	42 61
Interest accrued .....	.....	.....	.....	.....	39,271 10
					\$5,322,681 71
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$4,991,963 92	
Interest accrued .....	.....	.....	.....	3,937 41	
Salaries and other expenses accrued .....	.....	.....	.....	321 42	
					4,996,222 75
Surplus .....	.....	.....	.....	.....	\$326,458 96

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4½	\$549,000 00	\$24,705 00	
Bonds and mortgages .....	.....	2,801,020 00	.....	
Less amount over one year in arrears .....	.....	10,000 00	.....	
Bond investments .....	5	\$2,791,020 00	139,561 00	
Bond investments .....	3	2,109 77	63 29	
Bond investments .....	3½	355,000 00	12,425 00	

## KINGS COUNTY SAVINGS INSTITUTION — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
investments .....	4	\$200,000 00	\$8,000 00	
investments .....	5	159,700 00	7,985 00	
investments .....	6	251,700 00	15,102 00	
investments .....	7	1,001,800 00	70,126 00	
deposited .....	2	100,000 00	2,000 00	
deposited .....	2½	275,000 00	6,875 00	
deposited .....	3	200,000 00	6,000 00	
				\$292,832 29
				1,700 00
				\$294,532 29
CHARGES.				
Interest to depositors .....			\$157,496 46	
Interest on .....			9,800 00	
repairs and insurance on bank-house .....			2,000 00	
Expenses .....			1,058 00	
				170,354 46
Net income .....				\$124,177 83

## KINGSTON SAVINGS BANK.

[Examined February 11, 1890.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate and mortgages .....	5 to 6				\$320,780 00
States bonds .....	4	\$57,100 00	123½	\$70,375 75	
on city bonds .....	3	6,000 00	101	6,060 00	
on city bonds .....	7	500 00	107	535 00	
on city certificates .....	6	5,779 60	100	5,779 60	
county bonds .....	5	500 00	102	510 00	
county bonds .....	5	1,000 00	104	1,040 00	
Longmont town bonds .....	4½	10,000 00	100	10,000 00	
on town bonds .....	7	300 00	126	378 00	
on town bonds .....	7	2,000 00	100	2,000 00	
Broken town bonds .....	7	200 00	102	204 00	
town town bonds .....	7	500 00	100	500 00	
town bonds .....	7	1,000 00	100	1,000 00	
own bonds .....	7	500 00	100	500 00	
all town bonds .....	4	5,000 00	100	5,000 00	
town bonds .....	4	29,600 00	102	30,192 00	
town bonds .....	3.65	2,944 00	100	2,944 00	
					137,018 35
Interest .....	3½ to 4				6,500 00
on hand and deposited .....					118,736 21
ware and fixtures .....					1,000 00
Interest accrued .....					6,563 42
					\$590,588 05
LIABILITIES.					
Depositors .....				\$546,865 13	
Interest accrued .....				2,000 31	
Interest and rent accrued .....				98 00	
					548,963 44
plus .....					41,624 61



**KINGSTON SAVINGS BANK — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$177,460 00	\$8,873 00	
Bonds and mortgages.....	6	143,320 00	8,599 20	
Stock investments.....	3	6,000 00	180 00	
Stock investments.....	3.65	2,944 00	107 46	
Stock investments.....	4	91,700 00	3,668 00	
Stock investments.....	4½	10,000 00	450 00	
Stock investments.....	5	1,500 00	75 00	
Stock investments.....	6	5,779 60	346 77	
Stock investments.....		4,000 00	280 00	
Stock investment (Andes town bond in default).....	7	1,000 00	No income.	
Call loan.....	3½	4,000 00	140 00	
Call loan.....	4	2,500 00	100 00	
Cash deposited.....	2	4,409 72	88 19	
Cash deposited.....	3	17,554 40	526 63	
Cash deposited.....	4	95,000 00	3,800 00	
				\$27,234 = 2
<b>CHARGES.</b>				
Interest to depositors.....			\$18,002 80	
Salaries.....			1,800 00	
Rent.....			375 00	
Other expenses.....			390 00	
				20,567 80
Excess of income.....				\$6,666 = 45

**LONG ISLAND CITY SAVINGS BANK.**

[Examined March 29, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6				\$149,880 00
Long Island City bonds.....	5	\$26,000 00	125	\$32,500 00	
Long Island City bonds.....	5	15,000 00	114	17,100 00	
Long Island City bonds.....	5	15,000 00	139	20,850 00	
Long Island City bonds.....	6	8,500 00	148	12,580 00	
Long Island City bonds.....	6	4,000 00	151	6,040 00	
Long Island City bonds.....	6	9,500 00	153	14,535 00	
Long Island City bonds.....	6	2,000 00	103	2,060 00	
Long Island City bonds.....	6	500 00	101	505 00	
Long Island City bonds.....	6	6,000 00	155	9,300 00	
Long Island City bonds.....	7	500 00	104	520 00	
Long Island City bonds.....	7	500 00	122	610 00	
Long Island City bonds.....	7	500 00	129	625 00	
Long Island City bonds.....	7	1,000 00	132	1,320 00	
Long Island City bonds.....	7	500 00	144	720 00	
Long Island City bonds.....	7	6,000 00	102	6,120 00	
Long Island City bonds.....	7	8,000 00	117	9,360 00	
Long Island City bonds.....	7	1,000 00	120	1,200 00	
Long Island City bonds.....	7	1,000 00	127	1,270 00	
Long Island City bonds.....	7	3,000 00	148	4,440 00	
Long Island City bonds.....	7	6,000 00	107½	6,460 00	
Long Island City bonds.....	7	6,000 00	111	6,660 00	
Long Island City bonds.....	7	2,000 00	123	2,460 00	
Newtown town bonds.....	7	4,000 00	103	4,120 00	
					161,345 00
Call loans.....					3,965 00
Cash on hand and deposited.					26,146 67
Furniture and fixtures.....					950 00
Interest accrued.....					5,323 42
					\$347,610 09
<b>LIABILITIES.</b>					
Due depositors.....				\$296,480 82	
Interest accrued.....				2,237 30	
Salaries accrued.....				124 00	
Rent and other expenses accrued.....				130 00	
					298,981 12
Surplus.....					\$48,628 97

## LONG ISLAND CITY SAVINGS BANK — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
s and mortgages.....	6	\$149,880 00	\$8,992 80	
investments.....	5	56,000 00	2,800 00	
investments.....	6	30,500 00	1,830 00	
investments.....	7	40,000 00	2,800 00	
ans.....	6	3,015 00	180 90	
ans.....	5	950 00	47 50	
deposited in bank.....	2	19,026 39	380 53	\$17,031 73
CHARGES.				
st to depositors.....			\$9,152 64	
es.....			1,600 00	
			420 00	
expenses.....			387 31	
				11,559 95
cess of income.....				\$5,471 78

## MANUFACTURERS' SAVINGS BANK, TROY.

[Examined October 25, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
deposited in banks and it companies.....					\$436 86
LIABILITIES.					
int due depositors.....					432 90
trplus.....					\$3 96

## MECHANICS' SAVINGS BANK OF COHOES.

[Examined December 10, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
s and mortgages.....	5	\$17,000 00			
s and mortgages.....	6	219,295 50			
nd States bonds.....	4	60,000 00	126	\$75,600 00	
as city bonds.....	4	12,000 00	108½	13,020 00	
as city bonds.....	4	32,500 00	111	36,075 00	
ingburgh village bonds	4½	5,000 00	102½	5,125 00	
ingburgh village bonds	4	7,500 00	109	8,175 00	
ingburgh village bonds	4	20,000 00	113½	22,700 00	
Troy village bonds....	4	3,000 00	103	3,090 00	
Troy village bonds....	4	7,000 00	104	7,280 00	
Troy village bonds....	4	11,000 00	105½	11,605 00	
Troy village bonds....	4	4,000 00	106½	4,260 00	
Troy village bonds....	4	6,000 00	107	6,420 00	
ston town bonds, school					
strict No. 2.....	5	4,800 00	100½	4,824 00	
ston town bonds.....	5	7,000 00	111½	7,805 00	
ston town bonds.....	5	7,300 00	113	8,249 00	
					214,228 00

**MECHANICS' SAVINGS BANK OF COHOES — (Continued).**

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....					\$3,404 94
Cash deposited with banks..	3				43,000 00
Interest accrued.....				\$9,414 64	
Less amount in arrears more than one year.....				278 55	
					9,136 09
<b>LIABILITIES.</b>					<b>\$506,064 53</b>
Due depositors.....				\$460,743 99	
Interest accrued.....				7,427 53	
Salaries and rent accrued.....				390 00	
					468,561 52
Surplus.....					\$37,503 01

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$17,000 00	\$850 00	
Bonds and mortgages.....		219,295 50		
Less amount over one year in arrears..		2,700 00		
	6	\$216,595 50	12,995 73	
United States bonds.....	4	60,000 00	2,400 00	
City bonds.....	4	44,500 00	1,780 00	
Village bonds.....	4½	5,000 00	225 00	
Village bonds.....	4	58,500 00	2,340 00	
Town bonds.....	5	19,100 00	955 00	
Deposits with bank.....	3	43,000 00	1,290 00	
				\$22,835 73
<b>CHARGES.</b>				
Interest to depositors.....			\$16,678 93	
Salaries.....			1,700 00	
Rents.....			300 00	
Other expenses.....			100 00	
				18,778 93
Excess of income.....				\$4,066 80

**MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.**

[Examined December 20, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$592,885 00
United States bonds.....	4	\$40,000 00	126	\$50,400 00	
Kansas State certificates.....	4	1,110 00	104½	1,159 95	
Nebraska State warrants.....	7	19,705 35	100	19,705 35	
New York city bonds.....	6	10,000 00	128	12,800 00	
New York city bonds.....	7	5,500 00	110	6,050 00	
Newburgh city bonds.....	4½	7,500 00	100	7,500 00	
Poughkeepsie city bonds.....	7	8,000 00	158	12,640 00	
Poughkeepsie city bonds.....	7	12,000 00	155	18,600 00	
Poughkeepsie city bonds.....	7	6,000 00	135	8,100 00	
Poughkeepsie city bonds.....	7	11,000 00	146	16,060 00	
Poughkeepsie city bonds.....	5	9,000 00	117	10,530 00	
Poughkeepsie city bonds.....	4	23,000 00	111	25,530 00	
Poughkeepsie city bonds.....	4	18,000 00	110	19,800 00	

## MECHANICS' SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
o city bonds.....	7	\$1,000 00	144	\$1,440 00	
o city warrants.....	6	1,931 67	104	2,008 94	
o city warrants.....	6	4,180 00	107	4,472 60	
o city warrants.....	6	7,054 00	110	7,769 40	
ro city bonds.....	7	300 00	100	300 00	
ro city bonds.....	7	4,000 00	109½	4,380 00	
ro city bonds.....	7	4,200 00	107	4,494 00	
ro city bonds.....	7	1,000 00	111	1,110 00	
ro city bonds.....	7	3,000 00	121	3,630 00	
onawanda village bds.	4	3,000 00	106½	3,195 00	
onawanda village bds.	4	3,000 00	107½	3,225 00	
onawanda village bds.	4	3,000 00	108½	3,255 00	
onawanda village bds.	4	1,000 00	109	1,090 00	
am village bonds.....	4	15,000 00	110½	16,575 00	
e Point village bonds.	7	15,000 00	145 4-5	21,870 00	
on Spa village bonds.	4½	6,000 00	108	6,480 00	
Troy village bonds.....	4	14,000 00	107½	15,015 00	
berlin village bonds.....	4	1,000 00	106	1,060 00	
berlin village bonds.....	4	4,000 00	106½	4,270 00	
oga Springs village bds	6	500 00	106	530 00	
oga Springs village bds	5	1,000 00	100½	1,005 00	
oga Springs village bds	5	9,000 00	108	9,720 00	
oga Springs village bds	5	6,000 00	114½	6,860 00	
oga Springs village bds	5	4,000 00	115	4,600 00	
oga Springs village bds	5	500 00	118	590 00	
oga Springs village bds	5	2,000 00	121	2,420 00	
Tarrytown village bds	5	1,000 00	100½	1,005 00	
Tarrytown village bds	5	4,000 00	104	4,160 00	
ill Landing village bds	4	1,500 00	100	1,500 00	
ill Landing village bds	4	1,500 00	100½	1,507 50	
ill Landing village bds	4	1,800 00	101½	1,827 00	
ill Landing village bds	4	1,500 00	102	1,530 00	
eo village bonds.....	4	3,000 00	101	3,030 00	
awan village bonds.....	4	1,000 00	100	1,000 00	
awan village bonds.....	4	3,000 00	101½	3,040 00	
ton village bonds.....	4	1,000 00	102½	1,027 50	
ton village bonds.....	4	3,800 00	105½	4,009 00	
aville town bonds.....	4	1,000 00	102½	1,027 50	
am town bonds.....	4	1,000 00	100	1,000 00	
am town bonds.....	4	6,000 00	101¾	6,105 00	
oga Springs town bds.	5	500 00	109½	547 50	
ata town bonds.....	4	1,000 00	100	1,000 00	
ata town bonds.....	4	10,000 00	102½	10,275 00	
n town bonds.....	7	600 00	131½	789 00	
plain town bonds.....	4½	3,000 00	106	3,180 00	
plain town bonds.....	4½	2,000 00	108	2,160 00	
plain town bonds.....	4½	2,000 00	109½	2,190 00	
own town bonds.....	5	5,000 00	122	6,100 00	
Point town bonds.....	5	2,000 00	100	2,000 00	
Point town bonds.....	5	3,000 00	101½	3,045 00	
old town bonds.....	7	2,500 00	133	3,325 00	
d town bonds.....	7	2,700 00	133	3,591 00	
s town bonds.....	7	5,000 00	133	6,650 00	
ville town bonds.....	4½	1,000 00	106½	1,065 00	
ville town bonds.....	4½	500 00	107½	537 50	
am town bonds.....	4	500 00	101	505 00	
am town bonds.....	4	2,000 00	101½	2,035 00	
am town bonds.....	5	500 00	103	515 00	
ark town bonds.....	7	1,000 00	127½	1,275 00	
na town bonds.....	4	500 00	100	500 00	
na town bonds.....	4	1,500 00	100½	1,507 50	
na town bonds.....	4	6,000 00	101¾	6,105 00	
own bonds.....	5	4,000 00	103¾	4,150 00	
s town bonds.....	4	2,000 00	100	2,000 00	
s town bonds.....	4	12,000 00	101½	12,180 00	
field town bonds.....	4	10,000 00	106½	10,650 00	
ond town bonds.....	4	2,100 00	100½	2,110 50	
own bonds.....	5	5,000 00	119½	5,975 00	
own bonds.....	5	3,000 00	123	3,690 00	
own bonds.....	5	2,000 00	124¾	2,495 00	
own bonds.....	5	3,000 00	126¾	3,795 00	
hester town bonds.					
of district No. 1.....	4	6,000 00	105½	6,330 00	

## MECHANICS' SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Westchester town bonds, school district No. 1 .....	4	\$8,000 00	107	\$8,560 00	
Westchester town bonds, school district No. 1 .....	4	6,000 00	108	6,480 00	
Barton town bonds, school district No. 7 .....	5	2,500 00	112	2,800 00	
Amity town bonds, school district No. 1 .....	4½	3,000 00	106	3,180 00	
Alfred town bonds, school district No. 8 .....	6	2,000 00	126½	2,525 00	
Halfmoon and Stillwater town bds., school dist. No. 10 .....	4	5,000 00	109	5,450 00	
Halfmoon and Stillwater town bds., school dist. No. 10 .....	4	500 00	110	550 00	
Cheektowaga town bonds, school district No. 9 .....	6	1,000 00	101½	1,015 00	
Cheektowaga town bonds, school district No. 9 .....	6	1,000 00	106	1,060 00	
Cheektowaga town bonds, school district No. 9 .....	6	1,000 00	110½	1,107 50	
Cheektowaga town bonds, school district No. 9 .....	6	2,000 00	117	2,340 00	
Montgomery town bonds, school district No. 13 .....	3½	5,000 00	100	5,000 00	
Montgomery town bonds, school district No. 13 .....	3½	4,000 00	100½	4,020 00	
Massena town bonds, school district No. 1 .....	4	1,000 00	105	1,050 00	
Massena town bonds, school district No. 1 .....	4	1,000 00	105½	1,057 50	
Massena town bonds, school district No. 1 .....	4	3,000 00	107½	3,220 00	
Westport town bonds, school district No. 2 .....	4½	3,500 00	103½	3,622 50	
Westport town bonds, school district No. 2 .....	4½	1,500 00	108	1,620 00	
Cash on hand .....					\$538,929 24
Cash deposited with banks and trust companies .....					935 43
Land contracts .....					41,699 74
Banking house and lot carried on books at .....					1,847 02
Other real estate carried on books at .....					22,000 00
Rents accrued .....					3,653 88
Interest accrued on mortgages .....		7,224 55			299 32
Less amount over one year in arrears .....		228 75			
Interest accrued on bond investments, land contracts and deposits with banks and trust companies .....				\$6,995 80	
				10,533 80	
					17,529 00
Total resources .....					\$1,219,809 23
LIABILITIES.					
Due depositors .....				\$1,064,519 06	
Interest accrued (estimated) .....				6,420 00	
Salaries accrued .....				469 48	
Expenses accrued .....				75 00	
					\$1,071,483 54
Surplus .....					\$148,325 69

**MECHANICS' SAVINGS BANK — (Continued).****ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	.....	\$592,885 00		
Less amount over one year in arrears ..	.....	2,975 00		
	5	\$589,910 00	\$29,495 50	
United States bonds .....	4	40,000 00	1,600 00	
Bond investments .....	3½	9,000 00	315 00	
Bond investments .....	4	190,310 00	7,612 40	
Bond investments .....	4½	6,000 00	255 00	
Bond investments .....	4½	24,000 00	1,080 00	
Bond investments .....	5	67,000 00	3,350 00	
Bond investments .....	6	30,665 67	1,839 94	
Bond investments .....	7	102,505 35	7,175 37	
Cash deposited .....	2	17,680 29	353 61	
Cash deposited .....	3	15,405 23	462 16	
Cash deposited .....	3½	8,614 22	301 50	
Land contracts .....	5	1,847 02	92 35	
Rents .....	.....	.....	.....	\$53,932 83
				985 00
				\$54,917 83
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$40,238 82	
Salaries .....	.....	.....	2,877 00	
Taxes, repairs and insurance .....	.....	.....	374 99	
Other expenses .....	.....	.....	421 81	
				43,912 62
Excess of income .....	.....	.....	.....	\$11,005 21

**MECHANICS' SAVINGS BANK, ROCHESTER, N. Y.**

[Examined November 11, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE,		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 to 6	.....	.....	.....	\$987,825 00
Land sold to Union and Advertiser Association ..	5	.....	.....	.....	38,000 00
Land sold to Mary Buckley ..	6	.....	.....	.....	500 00
United States bonds .....	4	\$250,000 00	127	\$317,500 00	
Buffalo city bonds .....	3	30,000 00	102	30,600 00	
Amsterdam city bonds .....	3	50,000 00	102	51,000 00	
Rochester city notes .....	6	205,350 52	100	205,350 52	
Buffalo city warrants .....	6	88,074 79	100	88,074 79	
Cash on hand deposited .....	.....	.....	.....	.....	692,525 31
Call loan .....	6	.....	.....	.....	95,799 33
Land contract .....	7	.....	.....	.....	100 00
Banking-house and lot .....	Cost.	47,264 14	.....	Est. value..	1,200 00
Interest accrued on mortgages, stocks, etc .....	.....	.....	.....	.....	50,000 00
Rents accrued .....	.....	.....	.....	.....	14,445 47
					111 11
					\$1,880,506 22
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$1,645,741 49	
Interest accrued .....	.....	.....	.....	21,953 27	
Salaries accrued .....	.....	.....	.....	193 06	
					1,667,887 82
Surplus .....	.....	.....	.....	.....	\$212,618 40

**MECHANICS' SAVINGS BANK — (Continued).****ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$842,275 00	\$42,113 75	
Bonds and mortgages.....	6	145,550 00	8,733 00	
Bond investments.....	3	80,000 00	2,400 00	
Bond investments.....	4	250,000 00	10,000 00	
Rochester city notes.....	6	205,350 52	12,321 03	
Buffalo city warrants.....	6	88,074 79	5,284 49	
Call loan.....	6	100 00	6 00	
Land contracts.....	7	1,200 00	84 00	
Union and Advertiser Ass'n, land sold..	5	38,000 00	1,900 00	
Mary Buckley, for land sold.....	6	500 00	30 00	
Cash deposited.....	1½	8,327 57	124 91	
Cash deposited.....	4	65,000 00	2,600 00	
Rents .....				\$85,597 18
				1,550 00
				\$87,147 18
<b>CHARGES.</b>				
Interest to depositors .....			\$60,793 69	
Salaries.....			6,950 00	
Taxes, repairs and insurance.....			2,239 51	
Other expenses .....			1,282 97	
				71,266 17
Excess of income.....				\$15,881 01

**MONROE COUNTY SAVINGS BANK.**

[Examined November 18, 1889.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$4,388,400 00
United States bonds.....	4	\$1,380,000 00	127	\$1,752,600 00	
United States bonds.....	6	20,000 00	125½	25,100 00	
United States bonds.....	6	70,000 00	128	89,600 00	
Indiana State bonds.....	3	100,000 00	101½	101,500 00	
New York city bonds.....	6	100,000 00	115	115,000 00	
Brooklyn city bonds.....	7	103,000 00	148	152,440 00	
Brooklyn city bonds.....	7	18,000 00	150	27,000 00	
Brooklyn city bonds.....	7	41,000 00	151	61,910 00	
Brooklyn city bonds.....	7	60,000 00	154	92,400 00	
Rochester city bonds.....	7	50,000 00	125	62,500 00	
Rochester city bonds.....	7	175,000 00	134	234,500 00	
Rochester city bonds.....	7	54,000 00	137	73,980 00	
Rochester city bonds.....	7	100,000 00	142	142,000 00	
Monroe county bonds.....	3	150,000 00	100	150,000 00	
Call loan.....					3,080,530 00
Cash on hand and deposited.					8,500 00
Banking house and lot .....	Cost.				639,860 39
Other real estate .....	Cost.	28,627 06		Est. value..	90,000 00
Interest accrued on mortgages.....		90,641 60			29,000 00
Less amount over one year in arrears.....		5,340 54			
Interest accrued on stocks, loans and deposits.....				\$85,301 06	
				28,063 29	
Rents accrued.....					113,364 35
Taxes and insurance advanced .....					120 00
					2,176 66
					\$8,351,951 40

**MONROE COUNTY SAVINGS BANK--(Continued).**

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors .....	.....	.....	.....	\$6,870,485 79	.....
Interest accrued .....	.....	.....	.....	120,410 22	.....
Attorney account .....	.....	.....	.....	11,325 81	.....
Taxes and salaries accrued.	.....	.....	.....	1,632 60	.....
					<b>\$7,003,854 42</b>
Surplus .....	.....	.....	.....	.....	<b>\$1,348,096 98</b>

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	.....	\$4,388,400 00	.....	.....
Less amount over one year in arrears.....	.....	48,060 00	.....	.....
Bond investments .....	5	\$4,340,350 00	\$217,017 50	.....
Bond investments .....	3	250,000 00	7,500 00	.....
Bond investments .....	4	1,380,000 00	55,200 00	.....
Bond investments .....	6	190,000 00	11,400 00	.....
Bond investments .....	7	601,000 00	42,070 00	.....
Call loan .....	5	8,500 00	425 00	.....
Cash deposited .....	2	16,050 26	321 00	.....
Cash deposited .....	2½	12,273 73	306 84	.....
Cash deposited .....	3	101,152 82	3,034 58	.....
Cash deposited .....	3½	34,030 00	1,191 05	.....
Cash deposited .....	4	406,000 00	16,200 00	.....
				<b>\$354,665 97</b>
Rents .....	.....	.....	.....	<b>1,400 00</b>
<b>CHARGES.</b>				<b>\$356,065 97</b>
Interest to depositors .....	.....	.....	\$259,566 95	.....
Salaries .....	.....	.....	18,650 00	.....
Taxes, repairs and insurance .....	.....	.....	3,584 87	.....
Other expenses .....	.....	.....	3,410 44	.....
				<b>285,212 26</b>
Excess of income .....	.....	.....	.....	<b>\$70,853 71</b>

**NATIONAL SAVINGS BANK, BUFFALO, N. Y.**

[Examined January 20, 1890.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	.....	.....	.....	<b>\$483,850 00</b>
United States bonds .....	4	\$100,000 00	124½	\$124,500 00	
Erie county bonds .....	6	10,000 00	137	13,700 00	.....
Erie county bonds .....	6	20,000 00	140	28,000 00	.....
Buffalo city bonds .....	7	50,000 00	122	61,000 00	.....
Buffalo city bonds .....	7	29,000 00	162	46,980 00	.....
Buffalo city warrants .....	6 & 7	70,477 58	100	70,477 58	.....
Yonkers city bonds .....	5	10,000 00	126	12,600 00	.....
Arcade town bonds .....	7	6,000 00	124	7,440 00	.....
Pottsdam village bonds .....	7	7,000 00	103	7,210 00	.....
					<b>371,907 58</b>
Loans secured by collaterals .....	.....	.....	.....	.....	<b>10,300 00</b>
Cash on hand and deposited .....	.....	.....	.....	.....	<b>88,974 74</b>
Rebate on improvements by landlord .....	.....	.....	.....	.....	<b>750 00</b>



## NATIONAL SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued.....	.....	.....	.....	\$10,178 82	
Less amount over one year in arrears on mortgages.....	.....	.....	.....	501 06	
					\$9,677 77
<b>LIABILITIES.</b>					\$965,460 09
Amount due depositors.....	.....	.....	.....	\$883,769 02	
Interest accrued.....	.....	.....	.....	16,860 08	
Salaries accrued.....	.....	.....	.....	345 00	
Rent accrued.....	.....	.....	.....	370 00	
					\$51,384 10
Surplus.....	.....	.....	.....	.....	\$114,125 99

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	.....	\$483,850 00		
Less amount over one year in arrears ..	.....	7,500 00		
	5	\$476,350 00	\$23,817 50	
Stock investments.....	4	100,000 00	4,000 00	
Stock investments.....	5	10,000 00	500 00	
Stock investments.....	6	100,477 58	6,028 65	
Stock investments.....	7	92,000 00	6,440 00	
Call loans.....	6	10,300 00	618 00	
Cash deposited.....	1½	3,195 50	47 93	
Cash deposited.....	4	63,000 00	2,520 00	
				\$43,972 08
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$30,482 59	
Salaries .....	.....	.....	6,550 00	
Rent .....	.....	.....	2,200 00	
Other expenses .....	.....	.....	1,501 06	
				40,733 65
Excess of income.....	.....	.....	.....	\$3,238 43

## NORTH RIVER SAVINGS BANK.

[Examined March 22, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6	.....	.....	.....	\$1,537,650 00
United States bonds .....	4	\$450,000 00	128½	\$583,875 00	
Missouri State bonds .....	3½	100,000 00	102½	102,500 00	
New York city bonds.....	3	200,000 00	106	212,000 00	
New York city bonds.....	7	25,000 00	112	28,000 00	
Brooklyn city bonds.....	6	13,000 00	135	17,550 00	
Brooklyn city bonds.....	6	15,000 00	145	21,750 00	
Brooklyn city bonds.....	6	10,000 00	162	16,200 00	
Brooklyn city bonds.....	7	15,000 00	140	21,000 00	
Brooklyn city bonds.....	7	1,000 00	167	1,670 00	
Brooklyn city bonds.....	7	1,000 00	169	1,690 00	
					1,006,235 00

# EXAMINATIONS.

311

## NORTH RIVER SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loans .....	.....	.....	.....	.....	\$114,200 00
Cash on hand and deposited. ....	.....	.....	.....	.....	397,648 51
Interest accrued .....	.....	.....	.....	.....	26,075 43
					\$3,081,808 94
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$2,820,808 10	
Accrued interest .....	.....	.....	.....	19,497 40	
Salaries accrued .....	.....	.....	.....	708 75	
					2,841,014 25
Surplus.....	.....	.....	.....	.....	\$240,794 69

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$20,000 00	\$800 00	
Bonds and mortgages .....	4½	428,000 00	19,260 00	
Bonds and mortgages .....	5	1,082,150 00	54,107 50	
Bonds and mortgages .....	6	7,500 00	450 00	
Stock investments .....	3	200,000 00	6,000 00	
Stock investments .....	3½	100,000 00	3,500 00	
Stock investments .....	4	450,000 00	18,000 00	
Stock investments .....	6	38,000 00	2,280 00	
Stock investments .....	7	42,000 00	2,940 00	
Call loans .....	2½	110,200 00	2,755 00	
Call loans .....	3	4,000 00	120 00	
Cash deposited .....	2½	348,788 66	8,719 71	
Cash deposited .....	3	35,000 00	1,050 00	
				\$119,982 21
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$86,655 22	
Salaries .....	.....	.....	12,150 00	
Rent .....	.....	.....	914 00	
Other expenses .....	.....	.....	2,036 21	
				101,755 43
Excess of income .....	.....	.....	.....	\$18,226 78

## PAWLING SAVINGS BANK.

[Examined December 18, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6	\$17,800 00			
Bonds and mortgages.....	5	112,493 00			
					\$130,293 00
United States bonds .....	4	\$11,000 00	126	\$13,860 00	
Distriet of Columbia bonds..	3.65	6,000 00	124	7,440 00	
New York city bonds .....	7	5,000 00	103	5,150 00	
New York city bonds .....	6	3,560 00	129	4,515 00	
New York county bonds .....	6	3,500 00	129	4,515 00	
Brooklyn city bonds .....	7	10,000 00	149	14,900 00	
Brooklyn city bonds .....	7	5,000 00	171	8,550 00	
Brooklyn city bonds .....	7	1,000 00	174	1,740 00	
Brooklyn city bonds .....	6	5,000 00	138	6,900 00	

## PAWLING SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Yonkers city bonds .....	7	\$1,000 00	134	\$1,340 00	
Yonkers city bonds .....	7	2,000 00	148	2,960 00	
Buffalo city bonds .....	7	2,000 00	111	2,220 00	
Buffalo city warrants .....	6	6,905 50	102	7,043 62	
College Point village bonds..	7	3,000 00	141	4,230 00	
College Point village bonds..	7	4,000 00	143	5,720 00	
College Point village bonds..	7	1,000 00	158	1,580 00	
Kingston town bonds .....	7	10,000 00	133	13,300 00	\$106,963 62
Cash on hand .....					86 99
Cash deposited with banks and trust companies .....					12,633 60
Interest accrued .....					4,868 61
<b>LIABILITIES.</b>					<b>\$253,884 82</b>
Due depositors .....				221,042 55	
Interest accrued (estimated) .....				3,750 00	
Salaries and other expenses accrued .....				750 00	225,542 55
Surplus .....					\$28,292 27

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	6	\$17,800 00	\$1,068 00	
Bonds and mortgages .....	5	112,493 00	5,624 65	
United States bonds .....	4	11,000 00	440 00	
District of Columbia bonds .....	3.65	6,000 00	219 00	
Bond investments .....	6	18,905 50	1,134 33	
Bond investments .....	7	44,000 00	3,080 00	
Cash deposited .....	3	12,633 60	379 01	\$11,944 99
<b>CHARGES.</b>				
Interest to depositors .....			\$7,891 24	
Salaries .....			700 00	
Other expenses .....			175 00	8,766 24
Excess of income .....				\$3,178 75

## PEEKSKILL SAVINGS BANK.

[Examined October 25, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4 to 6				\$510,398 70
United States bonds .....	4	\$54,000 00	127	\$68,580 00	
New York State bonds .....	6	13,000 00	106	13,780 00	
Connecticut State bonds .....	3	20,000 00	103	20,600 00	
Missouri State bonds .....	3½	2,000 00	102	2,040 00	
Missouri State bonds .....	6	4,000 00	103	4,120 00	
Missouri State bonds .....	6	26,000 00	107	27,820 00	
Missouri State bonds .....	6	10,000 00	113	11,300 00	
Missouri State bonds .....	6	19,000 00	119	22,610 00	
Missouri State bonds .....	6	4,000 00	100	4,000 00	
Massachusetts State bonds..	5	5,000 00	109	5,450 00	

# EXAMINATIONS.

313

## PEEKSKILL SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
land State bonds.....	3	\$12,000 00	100	\$12,000 00	
land State bonds.....	3	10,000 00	101	10,100 00	
land State bonds.....	3.65	15,500 00	107	16,585 00	
land State bonds.....	5	23,760 00	100	23,760 00	
land State bonds.....	6	2,900 00	101	2,929 00	
land State bonds.....	6	4,271 61	106	4,527 91	
esota State bonds.....	4½	20,000 00	102	20,400 00	
as State warrants.....	4	2,531 20	100	2,531 20	
York city bonds.....	6	40,000 00	120	48,000 00	
York city bonds.....	7	13,000 00	104	13,520 00	
York city bonds.....	7	56,000 00	112	62,720 00	
York city bonds.....	7	24,000 00	151	36,240 00	
oklyn city bonds.....	7	58,000 00	171	99,180 00	
ester city bonds.....	7	10,000 00	115	11,500 00	
ester city bonds.....	7	50,000 00	101	50,500 00	
lo city bonds.....	4	20,000 00	112	22,400 00	
lo city bonds.....	4	15,000 00	113	16,950 00	
lo city bonds.....	4½	60,000 00	101	60,600 00	
hester county bonds.....	2.95	22,285 00	100	22,285 00	
hester county bonds.....	2.90	10,194 75	100	10,194 75	
s county bonds.....	4	57,000 00	102	58,140 00	
t county bonds.....	4	20,000 00	102	20,400 00	
York county bonds.....	6	5,000 00	100	5,000 00	
ipson town bonds.....	4½	30,000 00	110	33,000 00	
aw town bonds.....	4	15,000 00	101	15,150 00	
tauqua town bonds.....	4	10,000 00	103	10,300 00	
and town bonds.....	4	2,000 00	101	2,020 00	
hester town bonds.....	6	16,776 50	110	18,454 15	
a Falls town bonds.....	5	5,000 00	116	5,800 00	
a town bonds.....	4	10,800 00	105	11,340 00	
t town bonds.....	7	500 00	134	670 00	
es town bonds.....	7	2,000 00	133	2,660 00	
ing town bonds.....	7	5,000 00	116	5,800 00	
ing town bonds.....	7	9,000 00	137	12,330 00	
a village bonds.....	5	13,000 00	100	13,000 00	
skill village bonds.....	5	6,336 82	100	6,336 82	
skill village bonds.....	4	4,360 27	105	4,578 28	
skill school district, 5 bonds.....	4	19,500 00	102	19,890 00	
skill village warrants.....	3½	3,043 25	100	3,043 25	
skill village bonds.....	7	1,000 00	139	1,390 00	
ing town school district bonds.....	4	5,000 00	100	5,000 00	
ing town school district bonds.....	4	10,000 00	102	10,200 00	
n school district bonds.....	4	4,000 00	101	4,040 00	
skill village bonds.....	3½	1,000 00	100	1,000 00	
skill village bonds.....	3½	500 00	101	505 00	
on hand and deposited contract.....	5				\$997,270 36
ing house and lot.....	Cost.	40,539 20		Est'd value,	87,903 29
owns.....					10,000 00
accrued.....					25,000 00
st accrued on mortgages.....		10,910 29			1,134 18
amount over one year arrears.....		3,955 90			400 00
st accrued on stocks.....				\$6,954 39	
				14,713 24	
					21,667 63
					\$1,653,774 16
LIABILITIES.					
depositories.....				\$1,462,546 24	
st accrued.....				14,695 42	
es accrued.....				417 33	
					1,477,658 99
urplus.....					\$176,115 17

## PEEKSKILL SAVINGS BANK — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$10,000 00		
Less amount over one year in arrears..		10,000 00		
Bonds and mortgages.....	4½	\$163,400 00	\$7,363 00	
Bonds and mortgages.....		317,998 70		
Less amount over one year in arrears..		10,400 00		
Bonds and mortgages.....	5	\$307,598 70	15,379 94	
Bonds and mortgages.....	5½	1,000 00	55 00	
Less amount over one year in arrears..		18,000 00		
		6,400 00		
Bond investments.....	6	\$11,600 00	696 00	
Bond investments.....	2.90	10,194 75	295 65	
Bond investments.....	2.95	22,285 00	657 41	
Bond investments.....	3	42,000 00	1,260 00	
Bond investments.....	3½	6,543 25	229 01	
Bond investments.....	3.65	15,500 00	565 75	
Bond investments.....	4	249,191 47	9,967 66	
Bond investments.....	4½	110,000 00	4,950 00	
Bond investments.....	5	53,096 82	2,654 85	
Bond investments.....	6	144,948 11	8,696 89	
Bond investments.....	7	228,500 00	15,995 00	
Cash deposited.....	2	41,388 43	827 71	
Cash deposited.....	3	25,000 00	750 00	
Land contract.....	5	10,000 00	500 00	
Call loans.....	6	1,134 18	68 05	
Rents.....				\$70,901 92
				700 00
				\$71,601 92
CHARGES.				
Interest to depositors.....			\$46,406 59	
Salaries.....			6,200 00	
Taxes, repairs and insurance on bank- ing house.....			593 26	
Other expenses.....			1,068 54	
				54,268 39
Excess of income.....				\$17,333 53

## PEOPLE'S SAVINGS BANK, YONKERS.

[Examined October 22, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$525,300 00
Madison county bonds.....	5	\$1,300 00	100	\$1,300 00	
New York city bonds.....	7	1,000 00	144	1,440 00	
New York city bonds.....	7	500 00	147	735 00	
New York city bonds.....	7	500 00	159	795 00	
New York city bonds.....	7	500 00	165	825 00	
Yonkers city bonds.....	4	2,500 00	108	2,700 00	
Yonkers city bonds.....	7	1,000 00	113	1,130 00	
Yonkers city bonds.....	7	4,000 00	109	4,360 00	
Watertown city bonds.....	4	10,000 00	101	10,100 00	
Long Island City bonds.....	5	15,000 00	116	17,400 00	
Long Island City bonds.....	6	7,000 00	100	7,000 00	
Long Island City bonds.....	7	16,000 00	146	23,360 00	
Long Island City bonds.....	7	5,000 00	148	7,400 00	
Eastchester town bonds.....	5	2,000 00	106	2,120 00	
Eastchester town bonds.....	7	1,000 00	103	1,030 00	
Eastchester town bonds.....	7	2,500 00	108	2,700 00	
Eastchester town bonds.....	7	1,000 00	116	1,160 00	
Eastchesterschool dist. No. 2 bonds.....	4½	7,500 00	101	7,575 00	

## PEOPLE'S SAVINGS BANK—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
hester town school					
ct No. 1 bonds .....	4	\$10,000 00	102	\$10,200 00	
own bonds .....	4	3,000 00	101½	3,062 50	
own bonds .....	7	1,000 00	104	1,040 00	
n town bonds .....	7	750 00	106	795 00	
roneek town bonds .....	7	4,000 00	101½	4,060 00	
ga Springs town bds..	5	10,500 00	108	11,340 00	
own bonds .....	4½	2,500 00	101	2,525 00	
eld Springs town bds..	5	7,500 00	111	8,325 00	
arie town bonds .....	4	18,500 00	102½	19,008 75	
field town bonds .....	5	2,000 00	102	2,040 00	
ch town bonds .....	4	10,550 00	104	10,972 00	
insville town bonds...	3½	10,000 00	103	10,300 00	
ig village bonds .....	4	10,000 00	106	10,600 00	
water village bonds...	4	15,000 00	104	15,600 00	
eo village bonds .....	3½	12,340 91	101	12,464 32	
Island village bonds..	3½	22,500 00	101½	22,887 50	
secured by collaterals.					\$238,290 07
on hand and deposited.					21,400 00
ng house and lot .....	Cost.	28,500 00		Est'd value.	86,159 73
st accrued .....					25,000 00
accrued .....					13,839 00
					361 25
					\$910,350 05
<b>LIABILITIES.</b>					
epositors .....				\$864,879 19	
st accrued .....				9,285 48	
es accrued .....				215 00	
					874,379 67
rplus .....					\$35,970 38

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
and mortgages .....	5	\$395,250 00	\$19,762 50	
and mortgages .....	6	130,050 00	7,803 00	
investments .....	3½	44,840 91	1,569 43	
investments .....	4	79,550 00	3,182 00	
investments .....	4½	7,500 00	318 75	
investments .....	4½	2,500 00	112 50	
investments .....	5	38,300 00	1,915 00	
investments .....	6	7,000 00	420 00	
investments .....	7	38,750 00	2,712 50	
ans .....	4	12,000 00	480 00	
ans .....	5	9,400 00	470 00	
deposited .....	2½	2,050 37	51 26	
deposited .....	3	69,000 00	2,070 00	
				\$40,866 94
				1,625 00
				\$42,491 94
<b>CHARGES.</b>				
st to depositors .....			\$30,115 09	
es .....			3,820 00	
, repairs and insurance .....			385 02	
expenses .....			335 26	
				34,655 44
cess of income .....				\$7,836 50

## POUGHKEEPSIE SAVINGS BANK.

[Examined September 23, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4 to 5				\$2,113,380 1
United States bonds	4	\$455,000 00	128	\$582,400 00	
Missouri State bonds	3½	100,000 00	106	106,000 00	
Missouri State bonds	6	1,000 00	100	1,000 00	
Missouri State bonds	6	9,000 00	102	9,180 00	
Missouri State bonds	6	1,000 00	120	1,200 00	
Missouri State bonds	6	2,000 00	121	2,420 00	
Indiana State bonds	3½	200,000 00	100	200,000 00	
Massachusetts State bonds	5	19,000 00	109	20,710 00	
Nebraska State warrants	7	3,039 87	100	3,039 87	
New York city bonds	6	25,000 00	132	33,000 00	
New York city bonds	7	55,000 00	100	55,000 00	
New York city bonds	7	35,000 00	104	36,400 00	
New York city bonds	7	60,000 00	112	67,200 00	
New York city bonds	7	11,000 00	119	13,090 00	
New York city bonds	7	140,000 00	126	176,400 00	
New York city bonds	7	50,000 00	139	69,500 00	
Brooklyn city bonds	6	22,000 00	106	23,320 00	
Brooklyn city bonds	6	40,000 00	120	48,000 00	
Buffalo city bonds	3	252,030 90	100	252,030 90	
Buffalo city bonds	3½	70,816 20	101	71,524 36	
Buffalo city bonds	7	35,000 00	104	36,400 00	
Buffalo city bonds	7	5,000 00	112	5,600 00	
Buffalo city bonds	7	20,000 00	113	22,600 00	
Buffalo city bonds	7	50,000 00	158	79,000 00	
Buffalo city warrants	6	282,792 49	100	282,792 49	
Rochester city bonds	7	50,000 00	147	73,500 00	
Syracuse city bonds	7	25,000 00	138	34,500 00	
Elmira city bonds	7	6,000 00	111	6,660 00	
Elmira city bonds	7	7,000 00	115	8,050 00	
Elmira city bonds	7	2,000 00	119	2,380 00	
Yonkers city bonds	7	3,000 00	133	3,990 00	
Yonkers city bonds	7	14,000 00	137	19,180 00	
Yonkers city bonds	7	10,000 00	143	14,300 00	
Oswego city bonds	3½	120,400 00	102	122,400 00	
Oswego city bonds	3½	72,000 00	105	75,600 00	
Newburgh city bonds	3½	18,000 00	108	19,440 00	
Hudson city bonds	7	20,000 00	119	23,800 00	
Poughkeepsie city bonds	4	10,000 00	110	11,000 00	
Poughkeepsie city bonds	4	47,000 00	111	52,170 00	
Poughkeepsie city bonds	5	1,000 00	118	1,180 00	
Poughkeepsie city bonds	7	11,000 00	102	11,220 00	
Poughkeepsie city bonds	7	1,000 00	103	1,030 00	
Poughkeepsie city bonds	7	5,000 00	104	5,200 00	
Poughkeepsie city bonds	7	8,000 00	106	8,480 00	
Poughkeepsie city bonds	7	8,500 00	109	9,265 00	
Poughkeepsie city bonds	7	3,000 00	113	3,390 00	
Poughkeepsie city bonds	7	2,000 00	123	2,460 00	
Poughkeepsie city bonds	7	1,000 00	126	1,260 00	
Poughkeepsie city bonds	7	1,500 00	129	1,935 00	
Poughkeepsie city bonds	7	1,000 00	130	1,300 00	
Poughkeepsie city bonds	7	1,000 00	132	1,320 00	
Poughkeepsie city bonds	7	3,000 00	133	3,990 00	
Poughkeepsie city bonds	7	1,000 00	136	1,360 00	
Poughkeepsie city bonds	7	2,000 00	137	2,740 00	
Poughkeepsie city bonds	7	136,000 00	141	191,760 00	
Poughkeepsie city bonds	7	1,000 00	144	1,440 00	
Poughkeepsie city bonds	7	9,000 00	146	13,140 00	
Poughkeepsie city bonds	7	1,000 00	147	1,470 00	
Poughkeepsie city bonds	7	20,000 00	149	29,800 00	
Poughkeepsie city bonds	7	1,000 00	151	1,510 00	
Poughkeepsie city bonds	7	4,000 00	152	6,080 00	
Poughkeepsie city bonds	7	20,000 00	153	30,600 00	
Poughkeepsie city bonds	7	29,000 00	155	44,950 00	
Poughkeepsie city bonds	7	38,000 00	157	59,660 00	
Tioga county bonds	4	10,000 00	105	10,500 00	
Onondaga county bonds	5	75,000 00	109	81,750 00	
Saratoga county warrants	4	25,000 00	100	25,000 00	
Ulster county bonds	3	65,000 00	101	65,650 00	
Ulster county bonds	4	60,000 00	106	63,600 00	
Columbia county bonds	3½	5,000 00	106	5,300 00	

## POUGHKEEPSIE SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
o town bonds .....	4	\$7,500 00	110	\$8,250 00	
o town bonds .....	7	16,000 00	140	22,400 00	
o town bonds .....	5	10,000 00	106	10,600 00	
o town bonds .....	5	12,000 00	107	12,840 00	
inger Falls town bonds .....	4	7,500 00	102	7,650 00	
ood town bonds .....	6	2,500 00	101	2,525 00	
in town bonds .....	6	2,500 00	101	2,525 00	
lk town bonds .....	4	5,250 00	102	5,355 00	
own bonds .....	4	16,000 00	102	16,320 00	
own bonds .....	4	16,000 00	108	17,280 00	
oga Springs town bds .....	5	10,500 00	119	12,495 00	
ton town bonds .....	7	7,000 00	102	7,140 00	
ton town bonds .....	7	6,000 00	105	6,300 00	
ton town bonds .....	7	15,000 00	116	17,400 00	
own bonds .....	4	36,000 00	105	37,800 00	
y Valley town bonds .....	7	23,500 00	100	23,500 00	
burgh town bonds .....	7	10,000 00	123	12,300 00	
nk town bonds .....	3½	30,000 00	102	30,600 00	
nk town bonds .....	3½	40,000 00	106	42,400 00	
own bonds .....	4	7,000 00	103	7,210 00	
own bonds .....	4	6,000 00	104	6,240 00	
own bonds .....	7	15,000 00	135	20,250 00	
t town bonds .....	7	7,600 00	134	10,184 00	
keepsie town bonds .....	4	7,500 00	101	7,675 00	
eld village bonds .....	3½	30,000 00	106	31,800 00	
village bonds .....	3½	32,000 00	103	32,960 00	
skill village bonds .....	5	6,000 00	108	6,480 00	
ch village bonds .....	4	25,000 00	105	26,250 00	
village bonds .....	4	50,000 00	108	54,000 00	
ki village bonds .....	4	25,000 00	106	26,500 00	
erlin village bonds .....	4	5,000 00	114	5,700 00	
ll village bonds .....	4	19,000 00	108	20,520 00	
ll village bonds .....	4	5,000 00	113	5,650 00	
burgh village bonds .....	4	3,000 00	104	3,120 00	
burgh village bonds .....	4	7,000 00	105	7,350 00	
burgh village bonds .....	4	5,000 00	106	5,300 00	
burgh village bonds .....	4	30,000 00	108	32,400 00	
burgh village bonds .....	4½	1,000 00	110	1,100 00	
burgh village bonds .....	6	750 00	108	810 00	
burgh village bonds .....	7	5,000 00	107	5,350 00	
a Falls village bonds .....	5	12,000 00	112	13,440 00	
daigua village bonds .....	4	12,000 00	101	12,120 00	
ton village bonds .....	5	4,000 00	115	4,600 00	
kill village bonds .....	7	41,000 00	140	57,400 00	
oga Springs village bds .....	4	5,000 00	104	5,200 00	
oga Springs village bds .....	4	5,000 00	108	5,400 00	
oga Springs village bds .....	4	4,000 00	109	4,360 00	
oga Springs village bds .....	4	5,000 00	110	5,500 00	
oga Springs village bds .....	5	500 00	123	615 00	
oga Springs village bds .....	5	1,000 00	126	1,260 00	
oga Springs village bds .....	6	1,000 00	105	1,050 00	
ing village bonds .....	7	8,000 00	105	8,400 00	
ota village bonds .....	4	25,000 00	112	28,000 00	
ark town school dis-					
bonds .....	4	1,050 00	100	1,050 00	
ark town school dis-					
bonds .....	4	16,000 00	104	16,640 00	
oon and Stillwater					
school district bonds .....	5	20,000 00	116	23,200 00	
ester town school dis-					
bonds .....	4½	1,500 00	112	1,680 00	
ester town school dis-					
bonds .....	4½	2,000 00	113	2,200 00	
ester town school dis-					
bonds .....	4½	2,500 00	115	2,875 00	
ester town school dis-					
bonds .....	4½	2,500 00	116	2,900 00	
ester town school dis-					
bonds .....	4½	3,000 00	117	3,510 00	
ester town school dis-					
bonds .....	4½	3,000 00	118	3,540 00	
ester town school dis-					
bonds .....	4½	3,000 00	119	3,570 00	



## POUGHKEEPSIE SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Eastchester town school district bonds.....	4½	\$3,000 00	120	\$3,600 00	
Eastchester town school district bonds.....	4½	3,500 00	121	4,235 00	
Eastchester town school district bonds.....	4½	3,800 00	122	4,636 00	
Norwich town school district bonds.....	4	10,500 00	102	10,710 00	
Norwich town school district bonds.....	4	3,500 00	105	3,675 00	
Norwich town school district bonds.....	4	2,500 00	106	2,650 00	
Norwich town school district bonds.....	4	1,500 00	107	1,605 00	
Salamanca town school district bonds.....	5	10,000 00	113	11,300 00	
Marlborough town school district bonds.....	4½	7,000 00	105	7,350 00	
Cash in hand and deposited.					\$4,223.87
Call loans.....	4				351.56
Banking house and lot.....	Cost.	85,814 18		Est'd value.	28.00
Furniture, safe and fixtures.	Cost.	17,472 37		Est'd value.	35.00
Other real estate.....	Cost.	92,653 06		Est'd value.	5.00
Land contracts.....					70.00
Interest on bonds and mortgages.....		37,557 17			3.82
Less amount over one year in arrears.....		15,351 12			
Interest accrued on stocks, warrants and call loans ..				\$22,206 05	
				47,140 45	69.37
Rents due and collectible ..					
Taxes and insurance advanced.....					
					\$6,900.77
<b>LIABILITIES.</b>					
Due depositors.....				\$5,970,777 30	
Interest accrued.....				51,272 39	
Salaries accrued.....				615 86	
					6,022.6
Surplus .....					\$878.1

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages.....	4	\$787,000 00	\$31,480 00	
Bonds and mortgages.....	4½	18,000 00	765 00	
Bonds and mortgages.....	4½	327,500 00	14,737 50	
Bonds and mortgages.....		980,880 15		
Less amount over one year in arrears..		89,538 77		
	5	\$891,341 48	44,567 06	
Bond investments.....	3	317,030 90	9,510 93	
Bond investments.....	3½	717,816 20	25,123 57	
Bond investments.....	4	980,800 00	39,232 00	
Bond investments.....	4½	35,800 00	1,611 00	
Bond investments.....	5	181,000 00	9,050 00	
Bond investments.....	6	389,542 49	23,372 55	
Bond investments.....	7	1,063,139 87	74,419 79	
Call loans.....	4	28,000 00	1,120 00	
Cash deposited.....	2	227,042 75	4,540 85	

## POUGHKEEPSIE SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
osited.....	3	\$100,000 00	\$3,000 00	
tracts.....	5	3,935 00	196 75	
				\$282,727 00
				7,259 00
				\$289,986 00
CHARGES.				
o depositors.....			\$225,098 30	
			10,062 50	
pairs and insurance on bank-				
se.....			1,624 36	
pairs and insurance on other				
ate.....			6,202 50	
enses.....			1,551,51	
				244,559 17
s of income.....				\$45,426 83

## PUTNAM COUNTY SAVINGS BANK, BREWSTERS.

[Examined October 18, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
l mortgages.....	5-6				\$96,115 00
city bonds.....	7	\$500 00	165	\$825 00	
city bonds.....	5	5,000 00	136	6,800 00	
city bonds.....	6	1,000 00	132	1,320 00	
city bonds.....	6	1,000 00	161	1,610 00	
city bonds.....	7	1,000 00	170	1,700 00	
city bonds.....	7	1,000 00	172	1,720 00	
ty bonds.....	7	7,000 00	145	10,150 00	
city bonds.....	7	1,000 00	145	1,450 00	
ty bonds.....	3½	10,000 00	105	10,500 00	
nd City bonds.....	6	5,000 00	157	7,850 00	
nd City bonds.....	5	1,000 00	123	1,230 00	
nd City bonds.....	7	3,000 00	100	3,000 00	
nd City bonds.....	7	2,000 00	130	2,600 00	
own bonds.....	7	3,000 00	119	3,570 00	
wn bonds.....	7	3,000 00	113	3,390 00	
er town bonds.....	7	1,000 00	108	1,080 00	
eck town bonds.....	7	3,500 00	101	3,535 00	
town bonds.....	5	10,000 00	111	11,100 00	
t town bonds.....	5	1,000 00	100¼	1,007 50	
village bonds.....	7	1,000 00	131	1,310 00	
and and deposited.....					75,747 50
					26,248 09
					500 00
accrued on mort-					
unt over one year		2,164 34			
rs.....		533 28			
				\$1,631 06	
accrued on stocks					
osits.....				809 71	
					2,440 77
ets (estimated).....					21,377 19
ABILITIES.					\$222,428 55
sitors.....				\$182,188 26	
ccrued.....				1,747 42	
ccrued.....				895 03	
					184,830 71
IS.....					\$38,097 84

## PUTNAM COUNTY SAVINGS BANK — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$39,150 00	\$1,957 50	
Bonds and mortgages.....		\$56,965 00		
Less amount over one year in arrears..		5,200 00		
	6	\$51,765 00	3,105 90	
Bond investments.....	3½	10,000 00	350 00	
Bond investments.....	5	17,000 00	850 00	
Bond investments.....	6	7,000 00	420 00	
Bond investments.....	7	27,000 00	1,890 00	
Cash deposited.....	2	5,554 51	111 09	
Cash deposited.....	3	5,261 72	157 85	
Rents .....				\$8,842 34
				300 00
				\$9,142 34
CHARGES.				
Interest to depositors .....			\$5,879 12	
Salaries.....			1,250 00	
Other expenses .....			54 70	
				7,183 82
Excess of income .....				\$1,958 52

## QUEENS COUNTY SAVINGS BANK.

[Examined September 18, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½-7				\$335,400 00
District of Columbia bonds..	3.65	\$40,000 00	124	\$49,600 00	
Colorado State warrants .....	6	23,468 12	100	23,468 12	
Brooklyn city bonds.....	6	4,000 00	127½	5,110 00	
Flushing village bonds.....	4	5,000 00	101½	5,075 00	
Flushing village bonds.....	5	9,000 00	100	9,000 00	
Flushing village bonds.....	7	33,000 00	137	45,210 00	
Flushing village school district No. 5 bonds.....	7	500 00	145½	727 50	
College Point village bonds.	7	1,000 00	121½	1,215 00	
College Point village bonds.	7	1,000 00	142½	1,425 00	
College Point village bonds.	7	1,000 00	144½	1,445 00	
College Point village bonds.	7	2,000 00	150	3,000 00	
College Point village bonds.	7	5,000 00	152	7,600 00	
College Point village bonds.	7	1,000 00	153	1,530 00	
College Point village bonds.	7	1,000 00	155	1,550 00	
Cash on hand and deposited.....					155,955 62
Banking house and lot .....	Cost.	40,593 45		Est'd value.	78,445 33
Other real estate .....	Cost.	64,629 27		Est'd value.	20,000 00
Interest accrued on mortgages.....				\$6,064 67	60,000 00
Interest accrued on stocks and deposits.....				4,207 88	
Rents accrued and collectible.....					10,262 55
					1,000 00
					\$661,063 50
LIABILITIES.					
Due depositors .....				\$579,395 78	
Interest acc'd to depositors.....				3,813 19	
Salaries accrued .....				138 00	
					583,556 97
Surplus .....					\$77,506 53

# EXAMINATIONS.

321

## QUEENS COUNTY SAVINGS BANK—(Continued).

### ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$104,000 00	\$4,680 00	
Bonds and mortgages.....	5	78,650 00	3,932 50	
Bonds and mortgages.....	6	145,750 00	8,745 00	
Bonds and mortgages.....	7	7,000 00	490 00	
Bond investments.....	4	5,000 00	200 00	
Bond investments.....	5	9,000 00	450 00	
Bond investments.....	6	27,468 12	1,648 09	
Bond investments.....	7	45,500 00	3,185 00	
Bond investments.....	3.65	40,000 00	1,460 00	
Deposited in Loan and Trust Company	2½	35,724 20	893 10	
Deposited in bank.....	3	39,860 88	1,195 83	
Rents.....				\$26,879 52
				4,906 64
				\$31,786 16
CHARGES.				
Interest to depositors.....			\$17,828 00	
Salaries.....			2,650 00	
Taxes, repairs and insurance on bank- ing-house.....			452 98	
Taxes, repairs and insurance on other real estate.....			2,187 44	
Other expenses.....			550 00	
				23,668 42
Excess of income.....				\$8,117 74

## ROCHESTER SAVINGS BANK.

[Examined November 25, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 6				\$6,347,644 75
United States bonds.....	4	\$1,062,000 00	127	\$1,348,740 00	
United States bonds.....	4	98,000 00	118	115,640 00	
United States bonds.....	6	56,000 00	121	67,760 00	
United States bonds.....	6	307,000 00	124	380,680 00	
United States bonds.....	6	762,000 00	127	967,740 00	
United States bonds.....	6	115,000 00	130	149,500 00	
New York city bonds.....	6	246,500 00	102	251,430 00	
New York city bonds.....	6	25,500 00	131	33,405 00	
New York city bonds.....	6	8,000 00	117	9,360 00	
New York city bonds.....	7	92,000 00	139	127,880 00	
New York city bonds.....	7	50,000 00	142	71,000 00	
New York city bonds.....	7	10,000 00	148	14,800 00	
New York city bonds.....	7	6,000 00	151	9,060 00	
Brooklyn city bonds.....	6	1,000 00	126	1,260 00	
Brooklyn city bonds.....	6	16,000 00	149	23,640 00	
Brooklyn city bonds.....	6	7,000 00	151	10,570 00	
Brooklyn city bonds.....	6	12,000 00	154	18,480 00	
Brooklyn city bonds.....	6	16,000 00	164	26,240 00	
Brooklyn city bonds.....	7	21,000 00	145	30,450 00	
Brooklyn city bonds.....	7	7,000 00	148	10,360 00	
Brooklyn city bonds.....	7	7,000 00	151	10,570 00	
Brooklyn city bonds.....	7	19,000 00	153	29,070 00	
Brooklyn city bonds.....	7	1,000 00	156	1,560 00	
Brooklyn city bonds.....	7	1,000 00	158	1,580 00	
Brooklyn city bonds.....	7	40,000 00	162	64,800 00	
Brooklyn city bonds.....	7	1,000 00	170	1,700 00	
Brooklyn city bonds.....	7	234,000 00	172	402,480 00	
Brooklyn city bonds.....	7	8,000 00	173	13,840 00	
Brooklyn city bonds.....	7	5,000 00	174	8,700 00	
Brooklyn city bonds.....	7	4,000 00	179	7,160 00	
Buffalo city bonds.....	3	75,000 00	100	75,000 00	
Buffalo city bonds.....	3½	50,000 00	106	53,000 00	

## ROCHESTER SAVINGS BANK—(Continued).

• ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Buffalo city bonds.....	6	\$4,000 00	118	\$4,720 00	
Buffalo city bonds.....	7	16,000 00	175	28,000 00	
Buffalo city bonds.....	7	2,000 00	145	2,900 00	
Rochester city bonds.....	7	52,000 00	125	65,000 00	
Rochester city bonds.....	7	35,000 00	111	38,850 00	
Rochester city bonds.....	7	325,000 00	115	373,750 00	
Rochester city notes.....	6	18,041 32	100	18,041 32	
Wheatland town bonds.....	4	1,000 00	100	1,000 00	
Wheatland town bonds.....	4	28,000 00	102	28,560 00	
Wheatland town bonds.....	4	24,000 00	104	24,960 00	
Loans on collaterals.....					\$4,923,436 32
Cash on hand and deposited.					6,000 00
Banking house and lot.....	Cost.	391,296 62		Est'd value.	1,037,264 03
Other real estate.....	Cost.				250,000 00
Rents accrued.....					33,519 42
Interest accrued.....					1,025 64
					163,326 68
					\$12,782,216 84
LIABILITIES.					
Due depositors.....				\$11,185,375 04	
Interest accrued.....				196,247 40	
Salaries accrued.....				652 50	
Attorney account (cash advanced for mortgages).....				33,848 25	
					11,416,123 19
Surplus.....					\$1,346,098 65

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$6,307,344 75	\$315,367 24	
Bonds and mortgages.....	6	40,300 00	2,418 00	
Bond investments.....	3	321,500 00	9,645 00	
Bond investments.....	3½	50,000 00	1,750 00	
Bond investments.....	4	1,115,000 00	44,600 00	
Bond investments.....	6	1,445,541 32	86,732 48	
Bond investments.....	7	936,000 00	65,520 00	
Loans secured by collaterals.....	5	6,000 00	300 00	
Cash deposited.....	2	54,409 28	1,088 18	
Cash deposited.....	2½	283,997 65	7,099 94	
Cash deposited.....	4	650,000 00	26,000 00	
Rents.....				\$560,520 84
				9,322 06
				\$569,842 90
CHARGES.				
Interest to depositors.....			\$406,029 11	
Salaries.....			26,100 00	
Taxes, repairs and insurance.....			17,097 17	
Other expenses.....			4,339 21	
				453,565 49
Excess of income.....				\$116,277 41

## BONDOUT SAVINGS BANK.

[Examined January 30, 1890.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4 to 5	.....	.....	.....	\$472,969 50
United States bonds .....	4	\$1,100 00	123½	\$1,368 50	
Maryland State bonds .....	3	5,000 00	102	5,100 00	
New York city bonds .....	6	10,000 00	119	11,900 00	
New York city bonds .....	7	10,000 00	125	12,500 00	
Albany city bonds .....	7	1,000 00	112	1,120 00	
Albany city bonds .....	7	7,000 00	115	8,050 00	
Kingston city bonds .....	3	10,500 00	101	10,605 00	
Kingston city bonds .....	4	24,500 00	116	28,420 00	
Kingston city bonds .....	6	15,000 00	145	21,750 00	
Kingston city bonds .....	7	4,800 00	108	5,184 00	
Kingston city bonds .....	7	2,500 00	111	2,775 00	
Kingston city bonds .....	7	3,000 00	115	3,450 00	
Kingston city bonds .....	7	6,000 00	118	7,080 00	
Kingston city bonds .....	7	6,000 00	122	7,320 00	
Kingston city bonds .....	7	3,000 00	128	3,840 00	
Kingston city bonds .....	4	10,000 00	100	10,000 00	
Kingston city certificates .....	4	591 02	100	591 02	
Ulster county bonds .....	5	5,000 00	100	5,000 00	
Ulster county bonds .....	5	10,000 00	102	10,200 00	
Ulster county bonds .....	5	37,000 00	104	38,480 00	
Ulster county bonds .....	5	15,000 00	106	15,900 00	
Ulster county bonds .....	4	8,000 00	106	8,400 00	
Ulster county bonds .....	4	8,000 00	104	8,320 00	
Ulster county bonds .....	3.65	10,000 00	102	10,200 00	
Ulster county bonds .....	3	30,000 00	101	30,300 00	
Roxbury town bonds .....	7	3,000 00	106	3,180 00	
Roxbury town bonds .....	7	2,000 00	108	2,160 00	
Harpersfield town bonds .....	7	1,000 00	100	1,000 00	
Seneca Falls town bonds .....	5	10,000 00	110	11,000 00	
Seneca Falls town bonds .....	5	10,000 00	103	10,300 00	
Salina town bonds .....	4*	20,800 00	102	21,216 00	
Shawangunk town bonds .....	4½	54,963 61	104	57,162 15	
Rosendale town bonds .....	4	32,900 00	100	32,900 00	
Hurley town bonds .....	5	3,000 00	101	3,030 00	
Sing Sing village bonds .....	4	15,000 00	102	15,300 00	
White Plains village bonds .....	4½	10,000 00	101	10,100 00	
White Plains village bonds .....	3½	5,000 00	100	5,000 00	
White Plains village bonds .....	3	5,000 00	100	5,000 00	
Oneonta village bonds .....	4	11,000 00	100	11,000 00	
Plattsburgh sc. dist. No. 1 bd. ..	4	2,750 00	100	2,750 00	
Kingston sch. dist. No. 2 bds. ....	4	2,000 00	100	2,000 00	
Loans secured by collaterals. ....	.....	.....	.....	.....	460,941 67
Cash on hand and deposited. ....	.....	.....	.....	.....	24,840 00
Real estate .....	Cost.	22,481 08	.....	Est'd value.	103,078 21
Interest accrued .....	.....	.....	.....	.....	19,800 00
Rents accrued .....	.....	.....	.....	.....	14,602 77
Insurance advanced .....	.....	.....	.....	.....	75 00
					15 80
					\$1,096,322 95
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$943,683 37	
Interest accrued .....	.....	.....	.....	2,127 77	
Salaries accrued .....	.....	.....	.....	233 00	
					946,044 14
Surplus .....	.....	.....	.....	.....	\$150,278 81

## BONDOUT SAVINGS BANK—(Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$1,200 00	\$48 00	
Bonds and mortgages.....	5	471,769 50	23,588 48	
Stock investments.....	3	50,500 00	1,515 00	
Stock investments.....	3½	5,000 00	175 00	
Stock investments.....	3.65	10,000 00	365 00	
Stock investments.....	4	136,641 02	5,465 64	
Stock investments.....	4½	64,963 61	2,923 36	
Stock investments.....	5	90,000 00	4,500 00	
Stock investments.....	6	25,000 00	1,500 00	
Stock investments.....	7	49,300 00	3,451 00	
Call loans.....	4	7,400 00	296 00	
Call loans.....	5	17,440 00	872 00	
Cash deposited.....	3	77,268 35	2,318 05	
Cash deposited.....	4	15,000 00	600 00	
Rents .....				\$47,617 53
				603 00
CHARGES.				
Interest to depositors .....			\$26,413 70	\$48,220 53
Salaries.....			2,800 00	
Taxes, repairs and insurance .....			117 45	
Rent.....			175 00	
Other expenses .....			309 59	
				29,815 74
Excess of income.....				\$18,404 79

## ROSLYN SAVINGS BANK.

[Examined October 14, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6				\$111,750 00
United States bonds .....	4	\$10,000 00	127	\$12,700 00	
Brooklyn city bonds .....	6	1,000 00	127	1,270 00	
Brooklyn city certificates.....	6	1,000 00	132	1,320 00	
Brooklyn city certificates.....	6	1,000 00	137	1,370 00	
Brooklyn city bonds .....	7	1,000 00	148	1,480 00	
Brooklyn city bonds .....	7	4,000 00	155	6,200 00	
Long Island City bonds.....	5	1,500 00	117	1,755 00	
Long Island City bonds.....	5	4,500 00	129	5,805 00	
Long Island City bonds.....	6	1,000 00	100	1,000 00	
Long Island City bonds.....	6	500 00	142	710 00	
Long Island City bonds.....	7	500 00	105	525 00	
Long Island City bonds.....	7	2,000 00	107	2,140 00	
Long Island City bonds.....	7	1,000 00	113	1,130 00	
Queens county bonds.....	7	1,000 00	100½	1,005 00	
Newtown town bonds.....	5	5,000 00	111	5,550 00	
Newtown town bonds.....	7	3,000 00	101½	3,052 50	
Seneca town bonds.....	7	500 00	123	615 00	
Flushing village bonds.....	7	1,000 00	106	1,060 00	
Flushing village bonds.....	7	7,000 00	112	7,840 00	
Balston Spa village bonds.....	4½	500 00	103	515 00	
Balston Spa village bonds.....	5	500 00	108	540 00	
Cash on hand and deposited.....					57,582 50
Interest accrued .....					32,739 79
					3,006 35
					\$205,077 64
LIABILITIES.					
Due depositors .....				\$185,890 15	
Interest accrued.....				1,651 40	
Salaries and rent accrued.....				27 50	
					187,569 05
Surplus.....					\$17,508 59

## ROSLYN SAVINGS BANK—(Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$94,650 00	\$4,732 50	
Bonds and mortgages .....	6	17,100 00	1,026 00	
Bond investments .....	4	10,000 00	400 00	
Bond investments .....	4½	500 00	23 75	
Bond investments .....	5	11,500 00	575 00	
Bond investments .....	6	4,500 00	270 00	
Bond investments .....	7	21,000 00	1,470 00	
Cash deposited .....	3	32,490 19	974 71	
<b>CHARGES.</b>				\$9,471 96
Interest to depositors .....			\$5,771 89	
Salaries .....			600 00	
Other expenses .....			115 11	
				6,487 00
<b>Excess of income .....</b>				<b>\$2,984 96</b>

## SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[Examined August 12, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MONEY VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4 to 6				\$9,462,200 00
United States bonds .....	4	\$9,660,000 00	128	\$12,364,800 00	
United States bonds .....	6	209,000 00	118	246,620 00	
United States bonds .....	6	1,736,000 00	121	2,100,560 00	
United States bonds .....	6	708,000 00	124	877,920 00	
United States bonds .....	6	1,852,000 00	127	2,352,040 00	
United States bonds .....	6	495,000 00	130	643,500 00	
New York State bonds .....	6	153,500 00	106	162,710 00	
New Hampshire State bonds .....	6	1,000 00	127	1,270 00	
New Hampshire State bonds .....	6	500 00	132	660 00	
New Hampshire State bonds .....	6	3,500 00	134	4,690 00	
New Hampshire State bonds .....	6	1,500 00	136	2,040 00	
New Hampshire State bonds .....	6	500 00	139	695 00	
New Hampshire State bonds .....	6	500 00	141	705 00	
Rhode Island State bonds .....	6	100,000 00	112	112,000 00	
Rhode Island State bonds .....	6	200,000 00	114½	229,500 00	
Massachusetts State bonds .....	5	194,000 00	108	209,520 00	
Massachusetts State bonds .....	5	7,000 00	108½	7,595 00	
Massachusetts State bonds .....	5	125,000 00	109	136,250 00	
Massachusetts State bonds .....	5	304,000 00	109½	332,880 00	
Massachusetts State bonds .....	5	1,000 00	112	1,120 00	
Massachusetts State bonds .....	5	5,000 00	114	5,700 00	
Missouri State bonds .....	6	1,000 00	101½	1,015 00	
Missouri State bonds .....	6	8,000 00	116	9,280 00	
Missouri State bonds .....	3½	200,000 00	101½	203,000 00	
Missouri State bonds .....	3½	200,000 00	102	204,000 00	
Missouri State bonds .....	3½	100,000 00	102½	102,250 00	
New York city bonds .....	3	200,000 00	101	202,000 00	
New York city bonds .....	3	500,000 00	102½	512,500 00	
New York city bonds .....	3	25,000 00	102½	25,625 00	
New York city bonds .....	3	500,000 00	102½	513,750 00	
New York city bonds .....	5	3,000 00	117	3,510 00	
New York city bonds .....	5	10,000 00	117½	11,750 00	
New York city bonds .....	5	121,200 00	132½	160,590 00	
New York city bonds .....	5	30,000 00	121	36,300 00	
New York city bonds .....	6	43,000 00	101	43,430 00	
New York city bonds .....	6	20,700 00	117	24,219 00	
New York city bonds .....	6	32,000 00	121	38,720 00	
New York city bonds .....	6	35,000 00	120	42,000 00	
New York city bonds .....	6	53,000 00	125	66,250 00	
New York city bonds .....	6	169,000 00	130½	220,545 00	
New York city bonds .....	6	51,000 00	130	66,300 00	
New York city bonds .....	6	378,000 00	132½	500,850 00	



## SEAMEN'S BANK FOR SAVINGS — (Continued).

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New York city bonds.....	6	\$21,500 00	133½	\$28,702 50	
New York city bonds.....	6	66,000 00	141	93,080 00	
New York city bonds.....	6	5,000 00	145	7,250 00	
New York city bonds.....	6	11,300 00	151	17,063 00	
New York city bonds.....	7	12,000 00	101	12,120 00	
New York city bonds.....	7	222,500 00	104	231,400 00	
New York city bonds.....	7	53,500 00	113	60,455 00	
New York city bonds.....	7	185,000 00	120	222,000 00	
New York city bonds.....	7	1,289,000 00	127	1,637,030 00	
New York city bonds.....	7	58,000 00	139½	80,910 00	
New York city bonds.....	7	315,600 00	140	441,840 00	
New York city bonds.....	7	55,000 00	143	78,650 00	
New York city bonds.....	7	14,000 00	145½	20,370 00	
New York city bonds.....	7	10,000 00	146	14,600 00	
New York city bonds.....	7	15,000 00	151	22,650 00	
New York city bonds.....	7	2,000 00	175	3,500 00	
Brooklyn city bonds.....	5	75,000 00	144	108,000 00	
Brooklyn city bonds.....	6	2,000 00	106	2,120 00	
Brooklyn city bonds.....	6	14,000 00	121	16,940 00	
Brooklyn city bonds.....	6	3,000 00	127½	3,832 50	
Brooklyn city bonds.....	6	3,000 00	133½	4,005 00	
Brooklyn city bonds.....	6	1,000 00	152	1,520 00	
Brooklyn city bonds.....	6	6,000 00	154	9,240 00	
Brooklyn city bonds.....	6	43,000 00	155	66,650 00	
Brooklyn city bonds.....	6	62,000 00	165	102,300 00	
Brooklyn city bonds.....	7	3,000 00	150	4,500 00	
Brooklyn city bonds.....	7	5,000 00	153	7,650 00	
Brooklyn city bonds.....	7	6,000 00	156	9,360 00	
Brooklyn city bonds.....	7	1,000 00	160	1,600 00	
Brooklyn city bonds.....	7	62,000 00	162	100,440 00	
Brooklyn city bonds.....	7	1,000 00	167	1,670 00	
Brooklyn city bonds.....	7	302,000 00	172	519,440 00	
Brooklyn city bonds.....	7	25,000 00	175	43,750 00	
Brooklyn city bonds.....	7	2,000 00	176	3,520 00	
Albany city bonds.....	3½	10,000 00	101	10,100 00	
Albany city bonds.....	3½	10,000 00	101½	10,150 00	
Albany city bonds.....	6	2,000 00	119	2,380 00	
Albany city bonds.....	7	10,000 00	167	16,700 00	
Buffalo city bonds.....	3½	100,000 00	107	107,000 00	
Buffalo city bonds.....	3½	40,000 00	109	43,600 00	
Buffalo city bonds.....	7	22,000 00	104	22,880 00	
Buffalo city bonds.....	7	8,000 00	108	8,640 00	
Buffalo city bonds.....	7	100,000 00	152	152,000 00	
Buffalo city bonds.....	7	25,000 00	164	41,000 00	
Buffalo city bonds.....	7	5,000 00	175	8,750 00	
Rochester city bonds.....	7	10,000 00	114	11,400 00	
Rochester city bonds.....	7	20,000 00	124	24,800 00	
Rochester city bonds.....	7	30,000 00	145	43,500 00	
Rochester city bonds.....	7	92,000 00	148	136,160 00	
Rochester city warrants.....	6	102,813 54	100	102,813 54	
Poughkeepsie city bonds.....	7	1,000 00	104	1,040 00	
Poughkeepsie city bonds.....	7	37,000 00	138	51,060 00	
Poughkeepsie city bonds.....	7	1,000 00	147	1,470 00	
Poughkeepsie city bonds.....	7	1,000 00	164	1,640 00	
Poughkeepsie city bonds.....	7	26,000 00	167	43,420 00	
Poughkeepsie city bonds.....	7	1,000 00	171	1,710 00	
Auburn city bonds.....	3	40,000 00	101½	40,600 00	
Auburn city bonds.....	3	40,000 00	102	40,800 00	
Kings county bonds.....	3½	100,000 00	106	106,000 00	
Kings county bonds.....	4	120,000 00	109	130,800 00	
Kings county bonds.....	4	40,000 00	117	46,800 00	
Kings county bonds.....	4	40,000 00	118	47,200 00	
Richmond county bonds.....	3½	30,000 00	110	33,000 00	
Call loans.....	.....	.....	.....	.....	\$28,046,210 54
Cash on hand and deposited.....	.....	.....	.....	.....	331,500 00
Banking house and lot.....	Cost.	295,553 52	.....	Est'd value.	662,327 78
Other real estate.....	Cost.	26,895 49	.....	Est'd value.	370,000 00
Interest accrued on mortgages.....	.....	.....	.....	.....	28,500 00
Less amount over one year in arrears.....	.....	.....	.....	\$123,210 71	
				22,816 02	
					100,394 69

## SEAMEN'S BANK FOR SAVINGS — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on other investments, etc.....	.....	.....	.....	.....	\$96,318 02
Rents accrued .....	.....	.....	.....	.....	600 00
<b>LIABILITIES.</b>					<b>\$39,098,051 03</b>
Due depositors .....	.....	.....	.....	.....	
Interest accrued .....	.....	.....	.....	\$30,372,313 91	
Salaries accrued .....	.....	.....	.....	118,634 25	
	.....	.....	.....	1,500 00	
Surplus .....	.....	.....	.....	.....	30,492,448 16
					<b>\$3,605,602 87</b>

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$4,364,000 00	\$174,560 00	
Bonds and mortgages.....	4½	3,023,700 00	136,066 50	
Bonds and mortgages.....	.....	1,983,650 00		
Less amount over one year in arrears.....	.....	108,000 00		
	5	\$1,875,650 00	93,782 50	
Bonds and mortgages.....	.....	90,850 00		
Less amount over one year in arrears.....	.....	13,750 00		
	6	\$77,100 00	4,626 00	
Bond investments .....	3	1,305,000 00	39,150 00	
Bond investments .....	3½	790,000 00	27,650 00	
Bond investments .....	4	9,962,813 54	398,512 54	
Bond investments .....	5	884,200 00	44,210 00	
Bond investments .....	6	6,482,500 00	388,950 00	
Bond investments .....	7	3,027,600 00	211,932 00	
Call loans.....	3½	300,000 00	10,500 00	
Call loans.....	4	31,500 00	1,260 00	
Cash deposited.....	2½	632,686 35	15,817 16	
Rents .....	.....	.....		\$1,547,016 70
				22,150 00
<b>CHARGES.</b>				<b>\$1,569,166 70</b>
Interest to depositors .....	.....	.....	\$1,016,865 05	
Salaries.....	.....	.....	53,900 00	
Taxes, repairs and insurance .....	.....	.....	16,140 00	
Other expenses .....	.....	.....	11,340 00	
Excess of income.....	.....	.....	.....	1,098,245 06
				<b>\$470,921 64</b>

## SING SING SAVINGS BANK.

[Examined October 24, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 to 6	.....	.....	.....	\$611,701 00
United States bonds .....	4	\$110,000 00	127	\$139,700 00	
United States bonds .....	4½	150,000 00	105½	158,250 00	
Delaware State bonds .....	4	10,000 00	109	10,900 00	
New York city bonds.....	5	10,000 00	144	14,400 00	
New York city bonds.....	5	68,000 00	128	87,040 00	
New York city bonds.....	6	15,000 00	140	21,000 00	
New York city bonds.....	6	10,000 00	120	12,000 00	

## SING SING SAVINGS BANK—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New York city bonds.....	6	\$6,000 00	116	\$6,960 00	
New York city bonds.....	6	4,000 00	100	4,000 00	
New York city bonds.....	7	5,000 00	100	5,000 00	
New York city bonds.....	7	18,000 00	112	20,160 00	
New York city bonds.....	7	5,000 00	139	6,950 00	
New York city bonds.....	7	5,000 00	139½	6,975 00	
Brooklyn city bonds.....	5	10,000 00	140	14,000 00	
Brooklyn city bonds.....	6	1,000 00	128	1,280 00	
Brooklyn city bonds.....	7	20,000 00	106	21,200 00	
Brooklyn city bonds.....	7	5,000 00	152	7,600 00	
Albany city bonds.....	4	35,000 00	109	38,150 00	
Albany city bonds.....	4	25,000 00	110	27,500 00	
Albany city bonds.....	7	10,000 00	158	15,800 00	
Syracuse city bonds.....	7	20,000 00	139	27,800 00	
Long Island city bonds.....	7	5,000 00	129	6,450 00	
Long Island city bonds.....	7	1,000 00	108	1,080 00	
Long Island city bonds.....	5	500 00	124	620 00	
Yonkers city bonds.....	7	8,000 00	140	11,200 00	
Kingston city bonds.....	6	12,000 00	137	16,440 00	
Ossining town bonds.....	4½	2,000 00	100	2,000 00	
Saratoga town bonds.....	4½	15,000 00	106	15,900 00	
Newtown town bonds.....	5	20,000 00	116	23,200 00	
Seneca Falls town bonds.....	5	28,000 00	112	31,360 00	
New Lots town bonds.....	5	10,000 00	115	11,500 00	
Chautauqua town bonds.....	5	20,000 00	114	22,800 00	
Lansingburgh village bds....	4	20,000 00	107	21,400 00	
Catskill village bonds.....	4	20,000 00	104	20,800 00	
Irvington village bonds.....	4	10,000 00	102	10,200 00	
Clinton village bonds.....	5	15,000 00	101	15,150 00	
Cash deposited in bank and trust companies.....					\$856,765 00
Real estate, lot for b'k-h'se.	Cost.	8,000 00		Est. value..	97,273 56
Insurance advanced.....					6,000 00
Interest accrued on mortgages, stocks and deposits.					168 60
					18,160 22
					\$1,590,067 38
<b>LIABILITIES.</b>					
Due depositors.....				\$1,371,975 96	
Interest accrued.....				16,132 11	
Salaries and rent accrued...				845 32	
					1,388,953 39
Surplus.....					\$201,113 99

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$273,000 00	\$12,286 00	
Bonds and mortgages.....	5	224,779 00	11,238 95	
Bonds and mortgages.....	6	113,922 00	6,835 32	
Bond investments.....	4	230,000 00	9,200 00	
Bond investments.....	4½	167,000 00	7,515 00	
Bond investments.....	5	181,500 00	9,075 00	
Bond investments.....	6	48,000 00	2,880 00	
Bond investments.....	7	102,000 00	7,140 00	
Cash deposited.....	3	60,000 00	1,800 00	\$67,969 27
<b>CHARGES.</b>				
Interest to depositors.....			\$51,394 31	
Salaries.....			4,192 00	
Rent.....			400 00	
Other expenses.....			479 53	
				56,465 84
Excess of income.....				\$11,503 43

# EXAMINATIONS.

329

## SOUTH BROOKLYN SAVINGS INSTITUTION.

[Examined June 27, 1889.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	4 to 6	.....	.....	.....	\$2,797,200 00
States bonds .....	4	\$2,200,000 00	129½	\$2,849,000 00	
States bonds .....	6	50,000 00	128	64,000 00	
States bonds .....	6	50,000 00	130	65,000 00	
t of Columbia bonds.	3.65	500,000 00	120	600,000 00	
ri State bonds .....	3½	400,000 00	102	408,000 00	
and State bonds .....	3.65	100,000 00	107	107,000 00	
a State bonds .....	3	260,000 00	101½	203,500 00	
ork city bonds .....	3½	350,000 00	113	395,500 00	
ork city bonds .....	5	300,000 00	132	396,000 00	
ork city bonds .....	7	200,000 00	112	224,000 00	
yn city bonds .....	3	200,000 00	104	208,000 00	
yn city bonds .....	5	138,000 00	144	198,720 00	
yn city bonds .....	6	15,000 00	106	15,900 00	
yn city bonds .....	6	16,000 00	120	19,200 00	
yn city bonds .....	6	201,000 00	128	257,280 00	
yn city bonds .....	6	49,000 00	134	65,660 00	
yn city bonds .....	6	2,000 00	139	2,780 00	
yn city bonds .....	6	101,000 00	145	146,450 00	
yn city bonds .....	7	37,000 00	156	57,720 00	
yn city bonds .....	7	100,000 00	162	162,000 00	
yn city bonds .....	7	57,000 00	168	95,760 00	
yn city bonds .....	7	272,000 00	172	467,840 00	
yn city bonds .....	7	75,000 00	175	131,250 00	
yn city bonds .....	7	4,000 00	176	7,040 00	
city bonds .....	7	200,000 00	140	280,000 00	
county bonds .....	4	230,000 00	101	232,300 00	
county bonds .....	4	150,000 00	105	157,500 00	
county bonds .....	4	172,000 00	105½	181,460 00	
county bonds .....	4	212,000 00	106	224,720 00	
county bonds .....	4	218,500 00	107	233,795 00	
county bones .....	5	216,000 00	104	224,640 00	
ton village bonds .....	4	25,000 00	101	25,250 00	
an .....	.....	.....	.....	.....	8,707,285 00
state banking-house .....	.....	.....	.....	.....	500 00
lot .....	Cost.	198,000 00	.....	.....	75,000 00
n hand and deposited .....	.....	.....	.....	.....	1,302,496 56
st accrued .....	.....	.....	.....	.....	144,522 82
ccrued .....	.....	.....	.....	.....	400 00
LIABILITIES.	.....	.....	.....	.....	\$13,027,392 88
positors .....	.....	.....	.....	\$10,329,358 42	
st accrued .....	.....	.....	.....	175,231 82	
as accrued .....	.....	.....	.....	2,360 00	
plus .....	.....	.....	.....	.....	10,506,950 24
	.....	.....	.....	.....	\$2,520,492 64

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages .....	4	\$192,000 00	\$7,680 00	
and mortgages .....	4½	937,500 00	42,187 50	
and mortgages .....	5	1,600,150 00	80,007 50	
and mortgages .....	6	67,550 00	4,053 00	
nvestments .....	3	400,000 00	12,000 00	
nvestments .....	3½	750,000 00	26,250 00	
nvestments .....	3.65	600,000 00	21,900 00	
nvestments .....	4	3,207,500 00	128,300 00	
nvestments .....	5	654,000 00	32,700 00	
nvestments .....	6	484,000 00	29,040 00	
nvestments .....	7	945,000 00	66,150 00	

## SOUTH BROOKLYN SAVINGS INSTITUTION—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Call loan.....	4	\$500 00	\$20 00	
Deposits.....	2	144,820 53	2,896 41	
Deposits.....	2½	100 000 00	2,500 00	
Deposits.....	3	825,323 20	24,759 70	
Rents.....				\$480,444 11
				3,196 00
CHARGES.				
Interest to depositors.....			\$358,428 22	\$483,640 11
Salaries.....			32,700 00	
Taxes, repairs and insurance on bank-house.....			5,688 54	
Other expenses.....			2,933 61	
				399,750 37
Excess of income.....				\$63,889 74

## STATEN ISLAND SAVINGS BANK, STAPLETON.

[Examined September 28, 1899.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5-7				\$307,550 00
United States bonds.....	4	\$50,000 00	128	\$64,000 00	
Missouri State bonds.....	3½	56,000 00	109	61,040 00	
New York city bonds.....	7	5,000 00	119	5,950 00	
Rochester city bonds.....	7	13,000 00	148	19,240 00	
Richmond county bonds.....	3	108,000 00	101	109,080 00	
Richmond county bonds.....	4	57,000 00	107	60,990 00	
Richmond county bonds.....	4½	50,000 00	112	56,000 00	
Morrisania town bonds.....	7	9,000 00	128	11,520 00	
Morrisania town bonds.....	7	5,000 00	143	7,150 00	
Morrisania town bonds.....	7	3,000 00	151	4,530 00	
Middletown town bonds.....	4	2,000 00	100½	2,010 00	
Middletown town bonds.....	6	4,000 00	105	4,200 00	
Middletown town bonds.....	6	1,500 00	110	1,650 00	
Middletown town school district No. 2 bonds.....	6	6,000 00	106	6,360 00	
Middletown town school district No. 1 bonds.....	6	5,000 00	113	5,650 00	
Cash on hand and deposited.					419,370 00
Taxes advanced.....					51,975 10
Interest in real estate sold.....					381 79
Furniture and fixtures.....					306 97
Interest accrued.....					500 00
					8,539 00
					\$788,575 55
LIABILITIES.					
Due depositors.....				\$622,186 02	
Loan from Union Trust Co.....				50,000 00	
Interest acc'd to depositors.....				2,951 48	
Salaries, rent and interest accrued.....				690 85	
					675,828 35
Surplus.....					\$112,747 20

## STATEN ISLAND SAVINGS BANK—(Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages.....	5	\$148,000 00	\$7,400 00	
and mortgages.....	6	159,150 00	9,549 00	
and mortgages.....	7	400 00	28 00	
investments.....	3	108,000 00	3,240 00	
investments.....	3½	56,000 00	1,960 00	
investments.....	4	109,000 00	4,360 00	
investments.....	4½	50,000 00	2,250 00	
investments.....	6	16,500 00	990 00	
investments.....	7	35,000 00	2,450 00	
deposited.....	3	45,008 07	1,350 24	
				\$38,577 24
CHARGES.				
st to depositors.....			\$16,351 05	
es.....			3,530 00	
expenses.....			600 00	
			454 76	
				20,935 81
cess of income.....				\$12,641 43

## ULSTER COUNTY SAVINGS INSTITUTION.

[Examined January 24, 1890.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages.....	5 to 6				\$1,188,704 88
1 States bonds.....	4	\$121,000 00	124½	\$150,645 00	
et of Columbia bonds..	3.65	25,000 00	125	31,250 00	
ork city bonds.....	7	20,000 00	144	28,800 00	
o city bonds.....	5	13,000 00	116	15,080 00	
Island City bonds.....	6	4,500 00	118	5,310 00	
Island City bonds.....	5	6,500 00	113	7,345 00	
Island City bonds.....	5	9,000 00	114	10,260 00	
ton city bonds.....	3	5,500 00	101	5,555 00	
ton city bonds.....	4	20,000 00	112	22,400 00	
ton city certificates.....	4	24,329 45	100	24,329 45	
keepsie city bonds.....	4	15,000 00	109	16,350 00	
county bonds.....	3.65	35,000 00	101	35,350 00	
county bonds.....	4	7,000 00	104	7,280 00	
county bonds.....	5	10,000 00	100	10,000 00	
county bonds.....	5	20,000 00	102	20,400 00	
county bonds.....	5	31,500 00	103	32,445 00	
county bonds.....	5	15,000 00	106	15,750 00	
omery town bonds.....					
ict No. 2.....	6	1,000 00	100	1,000 00	
ton town bonds.....	7	3,500 00	100	3,500 00	
ton town bonds.....	7	2,500 00	103	2,575 00	
ton town bonds.....	7	11,100 00	126	13,986 00	
ll town bonds.....	4	4,500 00	100	4,500 00	
ry town bonds.....	7	1,000 00	111	1,110 00	
ga town bonds.....	4½	500 00	106	530 00	
aken town bonds.....	6	1,000 00	100	1,000 00	
Vernon village bds....	4	5,000 00	100	5,000 00	
Vernon village bds....	4	20,000 00	101	20,200 00	
					491,950 46
secured by collaterals					19,000 00
ng house and lot.....	Cost.	75,000 00		Est'd value.	75,000 00
real estate.....	Cost.	75,825 65		Est'd value.	75,825 65
ure and fixtures.....				Est'd value.	5,000 00
n hand and deposited.					357,529 01

## ULSTER COUNTY SAVINGS INSTITUTION—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on mortgages.....	.....	\$25,510 62			
Less amount over one year in arrears of interest.....	.....	10,996 93			
				\$14,513 69	
Interest accrued on stocks, call loans and deposits ....	.....	.....	.....	8,290 86	\$32,804 55
Rents due and collectible, estimated .....	.....	.....	.....	.....	5,000 00
Insurance advanced .....	.....	.....	.....	.....	15 00
					\$2,240,829 55
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$1,934,411 92	
Interest accrued .....	.....	.....	.....	37,959 59	
Salaries accrued .....	.....	.....	.....	566 65	
					1,972,938 16
Surplus .....	.....	.....	.....	.....	\$267,891 39

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	.....	\$652,924 00		
Less amount over one year in arrears of interest .....	.....	39,400 00		
	5	\$613,524 00	\$30,676 20	
	.....	535,680 88		
Bonds and mortgages.....	.....	.....		
Less amount over one year in arrears of interest .....	.....	105,747 19		
	6	\$429,933 69	25,796 02	
Stock investments .....	3	5,500 00	165 00	
Stock investments .....	3.65	60,000 00	2,190 00	
Stock investments .....	4	217,336 10	8,693 44	
Stock investments .....	4½	500 00	22 50	
Stock investments .....	5	107,193 36	5,359 67	
Stock investments .....	6	6,500 00	390 00	
Stock investments .....	7	38,100 00	2,667 00	
Call loans .....	6	1,000 00	60 00	
Call loans .....	4	18,000 00	720 00	
Cash deposited.....	2½	10,284 03	257 10	
Cash deposited.....	3	118,076 95	3,542 31	
Cash deposited.....	4	218,633 68	8,745 35	
				\$89,284 59
Rents .....	.....	.....	.....	9,592 00
				\$98,876 59
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$67,317 53	
Salaries .....	.....	.....	6,700 00	
Taxes, repairs and insurance .....	.....	.....	4,081 31	
Other expenses .....	.....	.....	1,905 06	
				80,003 90
Excess of income.....	.....	.....	.....	\$18,872 69

## UNION SAVINGS BANK OF WESTCHESTER COUNTY.

[Examined December 17, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	\$23,500 00	.....	.....	\$62,370 00
Bonds and mortgages .....	6	38,870 00	.....	.....	
Johnstown town bonds .....	3½	\$4,000 00	100%	\$4,020 00	20,336 00
Johnstown town bonds .....	3½	1,000 00	101	1,010 00	
Mamaroneck town bonds .....	3½	4,000 00	100%	4,020 00	2,922 54
Mamaroneck town bonds .....	4	6,100 00	101	6,161 00	
Mamaroneck town bonds .....	4	5,000 00	102½	5,125 00	867 98
Cash on hand .....	.....	.....	.....	.....	27,079 21
Cash deposited with banks and trust companies .....	2-3½	.....	.....	.....	867 98
Accrued interest .....	.....	.....	.....	.....	\$113,566 73
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$111,370 72	112,580 72
Interest accrued (estimated) .....	.....	.....	.....	1,140 00	
Expenses accrued .....	.....	.....	.....	170 00	.....
Surplus .....	.....	.....	.....	.....	\$985 01

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$23,500 00	\$1,175 00	\$5,066 20
Bonds and mortgages .....	6	38,870 00	2,332 20	
Bond investments .....	3½	9,000 00	315 00	
Bond investments .....	4	11,100 00	444 00	
Cash deposited with trust companies .....	3	15,000 00	450 00	
Cash deposited with trust companies .....	3½	10,000 00	350 00	
<b>CHARGES.</b>				4,573 12
Interest to depositors .....	.....	.....	\$3,338 12	
Salaries .....	.....	.....	840 00	
Rent .....	.....	.....	300 00	
Other expenses .....	.....	.....	95 00	
Excess of income .....	.....	.....	.....	\$493 08

## WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Examined October 21, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$547,870 00
United States bonds .....	4	\$100,000 00	127	\$127,000 00	
District of Columbia bonds .....	3.65	50,000 00	120	60,000 00	
Ohio State bonds .....	3	100,000 00	101½	101,500 00	
New York city bonds .....	3	2,000 00	101	2,020 00	
New York city bonds .....	6	15,000 00	100	15,000 00	
New York city bonds .....	6	10,000 00	125	12,500 00	
Brooklyn city bonds .....	6	5,000 00	120	6,000 00	
Brooklyn city bonds .....	6	5,000 00	127	6,350 00	
Brooklyn city bonds .....	7	25,000 00	175	43,750 00	
Newburgh city bonds .....	7	25,000 00	108	27,000 00	



## WESTCHESTER COUNTY SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Newburgh city bonds.....	3½	\$18,000 00	101	\$18,180 00	
Long Island City bonds.....	6	15,000 00	139	20,350 00	
Long Island City bonds.....	6	1,000 00	123	1,230 00	
Long Island City bonds.....	6	4,000 00	100	4,000 00	
Long Island City bonds.....	6	3,500 00	101	3,535 00	
Long Island City bonds.....	6	40,000 00	117	46,800 00	
Long Island City bonds.....	7	500 00	100	500 00	
Long Island City bonds.....	7	1,000 00	112	1,120 00	
Long Island City bonds.....	7	5,000 00	122	6,100 00	
Yonkers city bonds.....	4	5,000 00	101	5,050 00	
Yonkers city bonds.....	4	1,000 00	102	1,020 00	
Mount Pleasant town bonds.....	3½	2,600 00	100	2,600 00	
East Chester town bonds.....	4	30,000 00	103	30,900 00	
Pelham town bonds.....	3½	4,000 00	100	4,000 00	
Sing Sing village bonds.....	4	20,000 00	105	21,000 00	
Gloversville village bonds.....	6	17,000 00	120	20,400 00	
White Plains village bonds.....	4	2,500 00	100	2,500 00	
Port Chester village bonds.....	4	14,000 00	102	14,280 00	
Tarrytown village bonds.....	4	60,000 00	105	63,000 00	
Ossining town school district bonds.....	4	20,000 00	101	20,200 00	
Cash on hand and deposited.....					\$688,385 00
Land contracts.....					100,235 79
Real estate, banking house and lot.....					7,846 00
Other real estate.....	Cost.	8,885 00		Est'd value.	6,000 00
	Cost.	5,872 41		Est'd value.	5,500 00
Interest accrued on mortgages.....		\$12,362 71			
Less amount over one year in arrears.....		161 25			
Interest accrued on stocks, deposits and land contracts.....				\$12,201 46	
				6,279 35	
					18,580 81
<b>LIABILITIES.</b>					\$1,374,417 60
Due depositors.....				\$1,174,677 87	
Interest accrued.....				13,230 13	
Salaries accrued.....				216 67	
					1,188,124 67
Surplus.....					\$186,292 93

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$57,000 00	\$2,850 00	
Bonds and mortgages.....		490,870 00		
Less amount over one year in arrears.....		2,500 00		
	6	488,370 00	29,302 20	
Bond investments.....	3	102,000 00	3,060 00	
Bond investments.....	3½	24,600 00	861 00	
Bond investments.....	3.65	50,000 00	1,825 00	
Bond investments.....	4	252,500 00	10,100 00	
Bond investments.....	5	16,000 00	800 00	
Bond investments.....	6	99,500 00	5,970 00	
Bond investments.....	7	56,500 00	3,955 00	
Land contracts.....	6	7,846 00	470 76	
Cash deposited.....	3	82,524 22	2,475 73	\$61,669 69
<b>CHARGES.</b>				
Interest to depositors.....			\$43,298 63	
Salaries.....			3,900 00	
Taxes, repairs and insurance.....			235 48	
Other expenses.....			453 78	
				47,887 89
Excess of income.....				\$13,781 80

## WESTERN SAVINGS BANK OF BUFFALO, N. Y.

[Examined January 17, 1890.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$2,080,935 00
United States bonds.....	4	\$100,000 00	126	\$126,000 00	
United States bonds.....	3.65	100,000 00	124	124,000 00	
Indiana State bonds.....	3	300,000 00	101	303,000 00	
New York city bonds.....	6	100,000 00	130	130,000 00	
New York city bonds.....	7	5,000 00	127	6,350 00	
Erie county bonds.....	7	25,000 00	115	28,750 00	
Erie county bonds.....	7	25,000 00	118	29,500 00	
Buffalo city warrants.....	6	152,977 04	.....	152,977 04	
Cash on hand and deposit...	.....	.....	.....	.....	900,577 04
Banking house and lot.....	Cost.	114,294 67	.....	Est'd value.	585,847 63
Other real estate.....	Cost.	332 74	.....	Est'd value.	100,000 00
Interest accrued.....	.....	.....	.....	.....	336 15
Rents accrued.....	.....	.....	.....	.....	31,987 58
					224 82
<b>LIABILITIES.</b>					<b>\$3,699,908 22</b>
Amount due depositors.....	.....	.....	.....	\$3,387,926 73	
Interest accrued.....	.....	.....	.....	5,575 77	
Salaries accrued.....	.....	.....	.....	440 83	
					3,393,943 33
Surplus.....	.....	.....	.....	.....	\$305,964 89

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$2,080,935 00	\$104,046 75	
Stock investments.....	3	300,000 00	9,000 00	
Stock investments.....	3.65	100,000 00	3,650 00	
Stock investments.....	4	100,000 00	4,000 00	
Stock investments.....	6	100,000 00	6,000 00	
City warrants.....	6	152,977 04	9,178 62	
Stock investments.....	7	25,000 00	1,750 00	
Stock investments.....	7	25,000 00	1,750 00	
Stock investments.....	7	5,000 00	350 00	
Cash deposited.....	2	8,974 84	179 50	
Cash deposited.....	4	560,000 00	22,400 00	
Rents.....	.....	.....	.....	\$162,304 87
				1,700 00
<b>CHARGES.</b>				
Interest to depositors.....	.....	.....	\$125,454 93	
Salaries.....	.....	.....	10,580 00	
Repairs, taxes and insurance.....	.....	.....	2,759 28	
Other expenses.....	.....	.....	747 56	
				139,541 77
Excess of income.....	.....	.....	.....	\$24,463 10

## WEST SIDE SAVINGS BANK.

[Examined October 28, 1889.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	.....	.....	.....	\$226,400 00
New York city bonds .....	3½	\$30,000 00	103	\$30,900 00	
Brooklyn city bonds .....	5	15,000 00	138	20,700 00	
Brooklyn city bonds .....	6	1,000 00	106	1,060 00	
Oswego city bonds .....	7	4,000 00	115	4,600 00	
Oswego city bonds .....	7	4,000 00	118	4,720 00	
Oswego city bonds .....	7	2,000 00	121	2,420 00	
Newburgh city bonds .....	5	1,000 00	114	1,140 00	
Newburgh city bonds .....	7	1,000 00	111	1,110 00	
Newtown town bonds .....	5	35,000 00	120	42,000 00	
Newtown town bonds .....	5	5,000 00	122	6,100 00	
Gravesend town bonds .....	3½	50,000 00	100	50,000 00	
Lansingburgh town bonds ..	4	22,000 00	102	22,440 00	
Herkimer town bonds .....	3½	15,000 00	100	15,000 00	
College Point village bonds ..	7	2,000 00	119	2,380 00	
College Point village bonds ..	7	7,000 00	122	8,540 00	
Whitehall village bonds .....	4	10,000 00	106	10,600 00	
Whitehall village bonds .....	4	10,000 00	108	10,800 00	
Cash on hand and deposited ..	.....	.....	.....	.....	234,510 00
Interest accrued .....	.....	.....	.....	.....	327 39
					8,046 74
					\$469,284 13
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$443,666 29	
Interest accrued .....	.....	.....	.....	3,835 49	
Due New York Co. Nat. Bank ..	.....	.....	.....	3,498 84	
Rent and salaries accrued ..	.....	.....	.....	550 00	
					451,550 62
Surplus .....	.....	.....	.....	.....	\$17,733 51

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond and mortgages .....	5	\$226,400 00	\$11,320 00	
Bond investments .....	3½	95,000 00	3,325 00	
Bond investments .....	4	42,000 00	1,680 00	
Bond investments .....	5	56,000 00	2,800 00	
Bond investments .....	6	1,000 00	60 00	
Bond investments .....	7	20,000 00	1,400 00	
Cash deposited .....	3	100 00	3 00	
				\$20,588 00
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$11,801 52	
Salaries .....	.....	.....	3,700 00	
Rent .....	.....	.....	1,176 71	
Other expenses .....	.....	.....	580 42	
				17,258 65
Excess of income .....	.....	.....	.....	\$3,329 35

# EXAMINATIONS.

337

## YONKERS SAVINGS BANK.

[Examined October 23, 1889.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4 to 6	.....	.....	.....	\$870,587 54
United States bonds	4	\$370,000 00	127	\$469,900 00	
Yonkers city bonds	2%	25,000 00	100	25,000 00	
Yonkers city bonds	2.97%	2,898 61	100	2,898 61	
Yonkers city bonds	3	40,000 00	100	40,000 00	
Yonkers city bonds	3%	20,000 00	100	20,000 00	
Yonkers city bonds	7	14,000 00	146	20,440 00	
Yonkers city bonds	7	26,000 00	150	39,000 00	
Yonkers city bonds	7	38,000 00	153	58,140 00	
Yonkers city bonds	7	35,000 00	155	54,250 00	
Yonkers city bonds	7	30,000 00	157	47,100 00	
Yonkers city bonds	7	25,000 00	159	39,750 00	
Yonkers city bonds	7	27,000 00	161	43,470 00	
Yonkers city bonds	5	5,000 00	128	6,400 00	
Yonkers city bonds	4	35,000 00	100	35,000 00	
Yonkers city bonds	4	5,000 00	101	5,050 00	
Yonkers city bonds	3½	30,000 00	101	30,300 00	
Westchester county bonds	2.97%	20,000 00	100	20,000 00	
Westchester county bonds	3	32,000 00	100	32,000 00	
Westchester town bonds	5	25,000 00	107	26,750 00	
Westchester town bonds	6	5,000 00	116	5,800 00	
Westchester town, school district No. 1 bonds	4	8,000 00	101½	8,120 00	
Westchester town, school district No. 1 bonds	4	18,000 00	107	19,260 00	
Call loans	.....	.....	.....	.....	1,048,628 61
Cash on hand and deposited.	.....	.....	.....	.....	49,800 00
Banking house and lot	Cost.	59,538 04	.....	Est'd value.	91,005 24
Other real estate	Cost.	38,809 14	.....	Est'd value.	35,500 00
Interest accrued on mortgages	.....	18,069 91	.....	.....	27,700 00
Less amount over one year in arrears	.....	1,165 82	.....	.....	
Interest accrued on stocks, call loans and deposits	.....	.....	.....	\$16,894 09	
Rents accrued	.....	.....	.....	3,956 96	
	.....	.....	.....	.....	20,851 05
	.....	.....	.....	.....	329 00
	.....	.....	.....	.....	\$2,144,401 44
<b>LIABILITIES.</b>					
Due depositors	.....	.....	.....	\$1,893,479 32	
Interest accrued	.....	.....	.....	21,295 38	
Salaries accrued	.....	.....	.....	457 77	
	.....	.....	.....	.....	1,915,232 47
	.....	.....	.....	.....	\$229,168 97

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$43,000 00	\$1,720 00	
Bonds and mortgages	4½	50,000 00	2,250 00	
Bonds and mortgages	5	621,150 00	31,057 50	
Bonds and mortgages	.....	156,437 54	.....	
Less amount over one year in arrears	.....	12,207 54	.....	
Bond investments	6	\$144,230 00	8,653 80	
Bond investments	2%	25,000 00	718 75	
Bond investments	2.97%	22,898 61	681 23	
Bond investments	3	72,000 00	2,160 00	
Bond investments	3½	50,000 00	1,750 00	
Bond investments	4	436,000 00	17,440 00	
Bond investments	5	30,000 00	1,500 00	

## REPORT ON SAVINGS BANKS.

## YONKERS SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bond investments .....	6	\$200,000 00	\$12,000 00	
Call loans .....	3	35,000 00	1,050 00	
Call loans .....	4	4,000 00	160 00	
Call loans .....	5	9,000 00	450 00	
Call loans .....	6	1,800 00	108 00	
Cash deposited .....	3	25,740 62	772 22	
Cash deposited .....	2	15,000 00	300 00	
Cash deposited .....	2½	24,702 13	617 55	
Cash deposited .....	1½	17,478 62	262 18	\$83,651 23
Rent .....				1,620 00
				\$85,271 23
CHARGES.				
Interest to depositors .....			\$68,449 28	
Salaries .....			7,360 00	
Taxes, repairs and insurance on bank- ing house .....			1,232 36	
Taxes, repairs and insurance on other real estate .....			1,194 04	
Other expenses .....			1,096 96	
				79,332 64
Excess of income .....				\$5,938 59

---

**DETAILED STATEMENT**  
**OF THE**  
**CONDITION OF MONEYED CORPORATIONS**  
**OTHER THAN**  
**BANKS AND INSTITUTIONS FOR SAVINGS**  
**AT THE**  
**CLOSE OF BUSINESS, ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1889,**  
**AS SHOWN BY**  
***REPORTS OF SUCH CORPORATIONS, MADE TO THE SUPERINTENDENT***  
***OF THE BANKING DEPARTMENT.***

---



# AMERICAN LOAN AND TRUST COMPANY, NEW YORK CITY.

[113 Broadway; chartered 1872 as the United States Loan and Security Company.]

O. D. BALDWIN, *President.*

J. S. THURSTON, *Secretary.*

## RESOURCES.

Bonds and mortgages..... \$50,000 00  
Stock investments, viz.:

<i>Stocks and Bonds:</i>	Cost.	Par value.	Estimated market value.
First mortgage bonds of E. and W. R. R. of Alabama.....		\$50,000 00	\$33,333 33
First mortgage bonds of Decatur, Ches. & N. O. R. R. Co. \$127,500 00		150,000 00	127,500 00
Buffalo, N. Y. & Phila. floating debt certif. for \$18,000, second mort. bonds Western N. Y. and Penn. R'y Co. and second mortgage fractional \$500.....	15,000 00	16,500 00	15,000 00
New York city stock.....	200,500 00	200,000 00	200,000 00
	<u>\$343,000 00</u>	<u>\$416,500 00</u>	<u>\$375,833 33</u>

Amount loaned on collaterals ..... 375,833 33  
Amount loaned on personal securities, including bills purchased ..... 2,827,670 69  
Overdrafts ..... 373,449 25  
Due from banks ..... 877 75  
Cash on deposit in banks or other moneyed institutions ... 47,423 05  
Cash on hand not deposited ..... 1,063,817 17  
Amount of assets not included under either of the above heads, viz.: 23,190 02

Accrued interest.....	\$9,608 50
Furniture and fixtures.....	8,000 00
Suspense account.....	58,633 41
Sundries account.....	18,780 37

94,922 28

\$4,857,183 54

## LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00  
Undivided profits..... 150,786 94  
Deposits in trust..... 68,666 45  
General deposits..... 3,628,121 65  
Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$355 00
Taxes accrued.....	1,687 50
Rent accrued.....	1,516 00
Rebate on bills purchased.....	6,060 00

9,608 50

\$4,857,183 54

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months..... \$115,875 03  
Amount of interest paid to and credited depositors during the same period..... 44,463 57  
Amount of expenses of the institution during the same period..... 25,904 24



Amount of deposits made by order of the court .....	\$5,061 88
Number of deposits on which interest is allowed at this date, .....	241
Total amount of such deposits .....	\$3,411,270 10
Rate of interest on same, 2 to 4 per cent. ....	
Amount of bonds purchased .....	150,000 00

**ATLANTIC TRUST COMPANY, NEW YORK CITY.**

[39 William street; organized 1887.]

WILLIAM H. MALE, *President.*JAMES S. SUYDAM, *Secretary.***RESOURCES.**

Bonds and mortgages .....	\$329,582 33
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
New York city stock .....	\$300,000 00	\$300,000 00	\$324,000 00	
N. Y. and Harlem R. R. Co. stk. ....	42,725 00	20,000 00	49,000 00	
N. Y., N. H. and H. R. R. Co. stock .....	43,500 00	20,000 00	49,000 00	
	<u>\$386,225 00</u>	<u>\$340,000 00</u>	<u>\$422,000 00</u>	422,000 00
Amount loaned on collaterals .....				6,642,280 91
Cash on deposit in banks or other moneyed institutions. ....				463,988 28
Cash on hand not deposited .....				272 84
Accrued interest .....				45,411 35
				<u>\$7,903,535 69</u>

**LIABILITIES.**

Capital stock paid in, in cash .....	\$500,000 00
Surplus fund .....	500,000 00
Undivided profits .....	330,976 74
Deposits in trust .....	22,921 00
General deposits .....	6,529,137 95
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits .....	\$3,500 00
Taxes accrued .....	2,000 00
Dividend .....	15,000 00
	<u>20,500 00</u>
	<u>\$7,903,535 69</u>

**SUPPLEMENTARY.**

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$223,778 59
Amount of interest paid to and credited depositors during the same period .....	78,961 78
Amount of expenses of the institution during the same period .....	23,376 66
Amount of dividends on capital stock declared during the last six months, payable October 1, 1889 and January 2, 1890 .....	27,500 00
Amount of deposits made by order of court .....	206,457 02
Number of deposits on which interest is allowed at this date, .....	815
Total amount of such deposits .....	\$6,187,319 89
Rate of interest on same, 2 to 4½ per cent. ....	
Amount of bonds and mortgages purchased .....	329,582 33

BROOKLYN TRUST COMPANY.

[177 and 179 Montague street; chartered 1866.]

RIPLEY ROPES, *President.*

JAMES ROSS CURRAN, *Secretary.*

RESOURCES.

Bonds and mortgages..... \$695,000 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,000,000 00	\$1,000,000 00	\$1,260,000 00
Grand Street and Newtown R. R. first mort. bonds.....	25,548 79	25,000 00	26,000 00
Gulf, Colorado and Santa Fe R. R. sec'd mort. certificates..	25,035 85	25,000 00	19,000 00
Ohio and W. Va. R. R. sinking fund bonds.....	43,731 78	40,000 00	45,400 00
Evansville and Indian. R. R. first mort. bonds.....	25,937 59	25,000 00	28,250 00
New York, Brooklyn and Manhattan Beach R. R. bonds...	69,965 54	68,000 00	68,000 00
Cin., Wash. & Balt. R. R. bds.	60,909 80	60,000 00	59,400 00
C. B. and Q. R. R. bonds.....	24,281 25	25,000 00	22,750 00
Minneapolis and St. L. R. R. imp. and equip. bonds.....	24,646 25	25,000 00	15,000 00
C. B. and Q. R. R. bonds.....	24,406 25	25,000 00	23,500 00
Western Transit Co. bonds.....	50,000 00	50,000 00	51,500 00
N. Y. Chic. and St. L. R. R. bds.	42,222 50	50,000 00	47,000 00
Evansville and Terre Haute R. R. bonds.....	21,467 75	20,000 00	23,800 00
St. Paul R. R. (Wis. and Minn. Div.) first mort. bonds.....	26,111 67	25,000 00	26,000 00
Toledo and Ohio Cent. R. R. bonds.....	23,656 25	25,000 00	26,250 00
Terre Haute and Indianapolis R. R. bonds.....	52,659 97	50,000 00	52,000 00
Lake Erie and Western R. R. first mort. bonds.....	50,000 00	50,000 00	56,500 00
Col. and Hocking Valley R. R. second mort. bonds.....	10,000 00	10,000 00	10,400 00
Peoria and Pekin Union R. R. first mort. bonds.....	50,000 00	50,000 00	57,000 00
Peoria, D. and E. R. R. (Evans. Div.) first mort. bonds.....	23,656 25	25,000 00	25,500 00
Chicago and N'hwst'n R. R. twenty-five year deb'n bds.	18,558 75	20,000 00	21,200 00
Ind., B. and West. R. R. first preferred bonds.....	2,000 00	2,000 00	2,400 00
Cent. R. R. of N. J. bonds.....	25,000 00	25,000 00	28,250 00
North. Pac. Term. R. R. bonds	26,013 39	25,000 00	27,250 00
Or. Ry. and Nav. Co. bonds....	50,000 00	50,000 00	51,500 00
East. Tenn. Va. and Ga. bds.	24,468 75	25,000 00	26,000 00
Nash., Chat. and St. L. (Bon Air Branch) first mort. bds..	25,868 78	25,000 00	27,000 00
Kalamazoo and White Pigeon R. R. first mort. bonds.....	31,050 00	30,000 00	31,050 00
Atlantic and Pac. R. R. bonds.	20,343 75	25,000 00	18,500 00
Flint and Pere Marquette R. R. equipment bonds.....	25,000 00	25,000 00	26,125 00
Kings County Elevated R. R. first mort. bonds.....	50,000 00	50,000 00	53,500 00
Lehigh and W. Coal Co. bds..	25,879 42	25,000 00	26,000 00
Wabash R. R. first mort. bds..	53,584 75	56,000 00	56,980 00
Michigan Cent. R. R. Co. bds..	47,625 00	50,000 00	49,250 00
	<u>\$2,099,630 08</u>	<u>\$2,106,000 00</u>	<u>\$2,388,255 00</u>

Amount loaned on collaterals..... 2,388,255 00  
Overdrafts..... 9,946,933 00  
Real estate, present estimated value..... 234 73  
Cash on deposit in banks or other moneyed institutions... 100,000 00  
Cash on deposit in banks or other moneyed institutions... 191,753 91  
Cash on hand not deposited..... 70,715 06  
Accrued interest and income..... 69,563 39

\$13,462,455 09

## LIABILITIES.

Capital stock paid in, in cash.....		\$1,000,000 00
Undivided profits.....		1,143,009 85
Deposits in trust.....		1,572,872 14
General deposits.....		9,658,436 64
Other liabilities, not included under either of the above heads, viz.:		
Interest accrued on deposits.....	\$46,969 80	
Rent accrued.....	1,166 66	
Dividend.....	40,000 00	
		88,136 46
		<u>\$13,462,455 09</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$301,126 36
Amount of interest paid to and credited depositors during the same period.....	139,565 51
Amount of expenses of the institution during the same period.....	44,507 77
Amount of dividends on capital stock declared during the last six months, payable October 1, 1889 and January 2, 1890.....	70,000 00
Amount of deposits made by order of court.....	1,524,386 24
Number of deposits on which interest is allowed at this date,	3,103
Total amount of such deposits.....	\$11,192,781 78
Rate of interest on same, 1 to 4 per cent.	

## BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.

[449 Main street; chartered 1881.]

GEORGE URBAND, JR., *First Vice-President.*CHARLES E. CLARK, *Secretary.*

## RESOURCES.

Bonds and mortgages.....			\$403,674 07
Stock investments, viz.:			
<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States consols.....	\$40,600 00	\$35,000 00	\$40,600 00
			40,600 00
Amount loaned on collaterals.....			433,345 00
Due from banks.....			1,800 00
Cash on deposit in banks or other moneyed institutions....			65,483 91
Cash on hand not deposited.....			56,162 18
Amount of assets not included under either of the above heads, viz.:			
Accrued interest.....		\$9,159 27	
Vaults, safes, furniture and fixtures.....		23,500 00	
			32,659 27
			<u>\$1,033,724 43</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$137,000 00
Undivided profits.....	22,600 00
Deposits in trust.....	461,063 08
General deposits.....	372,738 38

# CENTRAL TRUST COMPANY OF NEW YORK.

345

Other liabilities, not included under either of the above heads, viz.:

Taxes accrued.....	\$1,098 25	
Expenses accrued.....	119 72	
Dividends unpaid.....	4,110 00	
Due to the East River Savings Institution.....	35,000 00	
		<u>\$40,322 97</u>
		<u>\$1,033,724 43</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$30,716 25
Amount of interest paid to and credited depositors during the same period.....	14,446 35
Amount of expenses of the institution during the same period.....	8,452 61
Amount of dividends on capital stock declared during the last six months, payable January 1, 1890.....	4,110 00
Amount of deposits made by order of court .....	31,911 30
Number of deposits on which interest is allowed at this date, .....	704
Total amount of such deposits .....	\$796,345 08
Rate of interest on same, 2 to 4 per cent.	

# CENTRAL TRUST COMPANY OF NEW YORK.

[54 Wall street; chartered 1873.]

FREDERIC P. OLCOTT, *President.*

CHARLES H. P. BABCOCK, *Secretary.*

## RESOURCES.

Bonds and mortgages .....	\$190,000 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$240,190 00	\$200,000 00	\$252,000 00
Minneapolis and St. Louis R'y Co. real estate bonds .....	74,250 00	75,000 00	75,000 00
Elmira, Cortland & Northern R'y Co. 1st pref. bonds.....	97,500 00	100,000 00	100,000 00
St. Louis, Ark. & Tex. Car Trust certificates, "A" .....	29,746 09	35,000 00	33,250 00
San Antonio & Arkansas Pass R'y Co. 1st mortg. bonds....	199,800 00	222,000 00	190,920 00
New York city bonds .....	3,155,000 00	3,100,000 00	3,209,750 00
Wabash R. R. Co. 1st bonds ...	651,700 00	686,000 00	651,700 00
Rio Grande W. R'y trust mtg. bonds .....	46,500 00	62,000 00	46,500 00
Municipal Gas. Co., Albany, stock.....	14,000 00	15,000 00	15,000 00
Atlantic Mutual scrip .....	41,840 00	41,840 00	43,932 00
	<u>\$4,550,526 09</u>	<u>\$4,536,840 00</u>	<u>\$4,618,052 00</u>

Amount loaned on collaterals.....	4,618,052 00
Amount loaned on personal securities, including bills purchased.....	19,362,883 87
Real estate, present estimated value.....	222,978 20
Cash on deposit in banks or other moneyed institutions....	850,000 00
Cash on hand not deposited.....	2,054,366 48
Amount of assets not included under either of the above heads, viz.:	831 33
Accrued interest.....	\$227,625 29
Accrued rents.....	12,466 67
	<u>240,091 96</u>

\$27,539,203 84

## LIABILITIES.

Capital stock paid in, in cash .....	\$1,000,000 00
Surplus fund .....	4,094,089 72
Deposits in trust .....	6,791,818 95
General deposits .....	15,410,368 02
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits .....	\$225,909 07
Taxes accrued .....	1,761 80
Rent accrued .....	4,666 66
Rebate on bills purchased .....	10,589 62
	242,927 15
	<u>\$27,539,203 84</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$790,262 85
Amount of interest paid to and credited depositors during the same period .....	241,562 87
Amount of expenses of the institution during the same period .....	69,955 28
Amount of dividends on capital stock declared during the last six months, payable \$50,000 October 1, 1889; \$100,000 January 1, 1890 .....	150,000 00
Amount of deposits made by order of court .....	243,992 81
Number of deposits on which interest is allowed at this date, .....	883
Total amount of such deposits .....	\$19,812,757 82
Rate of interest on same, 1 to 3 per cent.	
Amount of bonds and mortgages purchased .....	167,000 00

## EQUITABLE TRUST COMPANY OF NEW LONDON, CONN.

[32 Pine street, New York city.]

JAMES A. ROOSEVELT, *President.*ALFRED ROOSEVELT, *Vice-President.*

## RESOURCES.

Bonds and mortgages .....	\$188,400 14
Accretions on same .....	19,259 95
Agreements of sale .....	561 53
Expense account .....	8,840 90
Interest accrued .....	7,997 50
Sundry debits .....	1,432 45
Real estate .....	1,559,517 02
Cash on deposit in banks and with trustees .....	65,974 47
Excess of liabilities over assets .....	738,895 60
	<u>\$2,590,879 56</u>

## LIABILITIES.

Capital stock paid in, in cash .....	\$1,500,000 00
Debentures .....	1,024,000 00
Due trustees .....	58,412 87
Other liabilities, not included under either of the above heads, viz.:	
Coupons not presented .....	\$232 25
Real estate income .....	8,126 94
Sundries .....	107 50
	8,466 69
	<u>\$2,590,879 56</u>

THE FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16 to 22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company.]

R. G. ROLSTON, *President.*

EDWIN S. MARSTON, *Secretary.*

RESOURCES.

Bonds and mortgages ..... \$234,300 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,250,000 00	\$1,250,000 00	\$1,587,500 00
Jackson, Lan. and Sag. R. R. Co. bonds.....	200,000 00	200,000 00	208,000 00
Second Ave. R. R. Co. bonds..	100,000 00	100,000 00	106,000 00
Consol. Gas Co. deb. bonds...	570,000 00	570,000 00	632,700 00
New York city bonds.....	1,917,000 00	1,917,000 00	2,076,600 00
Terre Haute and Indianapolis R. R. Co. bonds .....	21,906 25	25,000 00	22,500 00
	<u>\$4,058,906 25</u>	<u>\$4,062,000 00</u>	<u>\$4,633,300 00</u>

Amount loaned on collaterals ..... 4,633,300 00  
Amount loaned on personal securities, including bills purchased ..... 17,652,490 03  
Real estate, present estimated value ..... 433,046 39  
Cash on deposit in banks or other moneyed institutions.... 863,465 92  
Cash on hand not deposited ... 4,428,607 29  
Amount of assets not included under either of the above heads, viz. : 1,674 29

Sundry railroad and debit accounts for payments made	\$3,483 77
Due from agencies and trusts.....	68,000 00
Interest accrued .....	186,039 28
Furniture and fixtures.....	10,000 00

267,523 03

\$28,514,406 95

LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00  
Surplus fund..... 3,441,130 72  
Deposits in trust..... 23,964,838 50  
Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits .....	\$102,187 73
Taxes accrued .....	6,250 00

108,437 73

\$28,514,406 95

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months ..... \$620,186 51  
Amount of interest paid to and credited depositors during the same period..... 233,976 28  
Amount of expenses of the institution during the same period..... 82,198 70  
Amount of dividends on capital stock declared during the last six months, payable August 1 and November 1, 1889. 150,000 00  
Amount of deposits made by order of court ..... 334,582 53  
Number of deposits on which interest is allowed at this date, 1,816  
Total amount of such deposits ..... \$20,970,895 40  
Rate of interest on same, 1 to 5 per cent.

## FRANKLIN TRUST COMPANY, BROOKLYN.

[186 Remsen street; organized 1888.]

EDWARD PACKARD, *President.*GEORGE H. SOUTHARD, *Secretary.*

## RESOURCES.

Bonds and mortgages..... \$554,500 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$224,156 25	\$500,000 00	\$226,800 00
Chicago, St. L. & P. R. R. Co.'s gtd. 1st mort. bonds.....	15,000 00	15,000 00	15,000 00
St. Louis & South. R. R. Co. 1st mortgage bonds, gtd.....	12,000 00	15,000 00	12,300 00
Central Park, N. & E. River R. R. Co.'s consol. bonds.....	23,550 00	20,000 00	23,800 00
Coeur d'Alene Ry. & Nav. Co. 1st mortgage bonds.....	10,000 00	10,000 00	10,750 00
No. Pacific Terminal Co. 1st mortgage bonds.....	10,612 50	10,000 00	11,000 00
Phil. & Reading R. R. Co. Car Trust bonds.....	14,640 00	15,000 00	14,700 00
Brunswick R. R. Co. 2d mort. bonds.....	50,000 00	50,000 00	50,000 00
Jefferson R. R. Co. 1st mort. bonds, gtd.....	22,408 75	22,000 00	23,320 00
Chic. St. P., Minn. & Omaha R. R. Co. consols.....	21,285 75	18,000 00	21,870 00
Penn. Equip. Trust bonds.....	49,224 20	50,000 00	49,000 00
Int. & Great North. R. R. Co. 1st mortgage bonds.....	20,525 00	20,000 00	20,900 00
Spokane Cable Ry Co. 1st mortgage bonds.....	9,500 00	10,000 00	9,500 00
New River Bridge Co. 1st mort- gage bonds, gtd.....	25,000 00	25,000 00	25,000 00
Atlantic Mu. Ins. Co. scrip....	19,507 24	18,530 00	19,085 90
Nassau Gas. Co. certificates...	3,482 50	3,475 00	3,475 00
Broadway Surf. Ry Co. 2ds, gtd	22,125 00	25,000 00	22,500 00
Ga., Car. & North. R. R. Co. 1st mortg. bonds, gtd.....	19,500 00	20,000 00	20,200 00
Fulton Elevated R. R. Co. 1st mortg. bonds, gtd.....	24,937 50	25,000 00	25,000 00
Long Island R. R. stock.....	18,925 00	20,000 00	18,000 00
Chic. & No. Western R. R. Co. preferred stock.....	14,387 50	10,000 00	14,150 00
D. & H. Canal Co. stock.....	5,756 25	5,000 00	7,375 00
Brooklyn City R. R. Co. stock..	24,737 25	19,000 00	28,500 00
L. S. & Mich. South. R. R. stock	21,650 00	20,000 00	21,650 00
Chic., Mil. & St. P. R. R. Co., preferred stock.....	11,487 50	10,000 00	11,487 50
Canadian Pac. Ry. Co. stock..	7,300 00	10,000 00	7,300 00
Chic., R. I. & P. Ry. stock.....	9,900 00	10,000 00	9,900 00
Mich. Cent. R. R. Co. stock....	9,812 50	10,000 00	9,812 50
Canada South. R. R. Co. stock..	5,600 00	10,000 00	5,600 00
Chic., B. & Q. R. R. Co. stock..	10,712 50	10,000 00	10,712 50
St. P., M. & M. R. R. Co. stock,	11,162 50	10,000 00	11,162 50

\$1,148,885 69    \$1,016,005 00    \$1,159,850 90

Amount loaned on collaterals..... 1,159,850 90  
 Amount loaned on personal securities, including bills  
 purchased..... 2,699,949 93  
 Cash on deposit in banks or other moneyed institutions.... 199,091 57  
 Cash on hand not deposited..... 117,970 15  
 Amount of assets not included under either of the above  
 heads, viz.:  
 Accrued interest..... 332,991 59  
 Brooklyn city vouchers..... 701 37

33,692 96

\$4,775,254 97

# HOLLAND TRUST COMPANY.

349

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	250,000 00
Undivided profits.....	126,460 62
Deposits in trust.....	20,253 16
General deposits.....	3,332,263 87
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits .....	\$19,331 61
Rent accrued.....	563 33
Certified checks outstanding.....	26,382 38
	<u>46,277 32</u>
	<u>\$4,775,254 97</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$101,415 05
Amount of interest paid to and credited depositors during the same period.....	42,868 57
Amount of expenses of the institution during the same period.....	12,276 79
Amount of dividends on capital stock declared during the last six months, payable January 15, 1890.....	30,000 00
Amount of deposits made by order of court .....	20,253 16
Number of deposits on which interest is allowed at this date, .....	542
Total amount of such deposits .....	\$3,338,767 67
Rate of interest on same, 1½ to 4 per cent.	
Amount of bonds and and mortgages purchased .....	<u>269,781 67</u>

# HOLLAND TRUST COMPANY, NEW YORK CITY.

[7 Wall street; organized 1888.]

R. B. ROOSEVELT, *President.*

GEORGE W. VAN SICLEN, *Secretary*

## RESOURCES.

Bonds and mortgages .....	\$2,500 00
Stock investments, viz.:	
<i>Stocks and Bonds.</i>	
United States bonds.....	Cost. \$779,106 43      Par value. \$662,000 00      Estimated market value. \$777,755 00
New York city bonds .....	250,879 28      250,000 00      255,254 23
Thomson-Houston Electric L. Co. trust bonds .....	74,892 27      75,000 00      74,908 14
Int. Bridge and Tramway 1st mortgage bonds .....	24,000 00      25,000 00      27,500 00
	<u>\$1,128,877 98      \$1,012,000 00      \$1,135,417 42</u>
Amount loaned on collaterals .....	1,135,417 42
Amount loaned on personal securities, including bills purchased .....	1,751,630 27
Due from banks .....	224,844 68
Cash on deposit in banks or other moneyed institutions ...	70 74
Cash on hand not deposited .....	174,044 01
Amount of assets not included under either of the above heads, viz.:	78,568 42
Accrued interest.....	\$1,928 42
Interest due and not collected .....	1,270 83
Sundries.....	3,881 59
	<u>7,080 84</u>
	<u>\$3,374,156 38</u>



## LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	500,000 00
Undivided profits.....	81,350 11
Deposits in trust.....	32,165 38
General deposits.....	1,253,090 04
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$18,990 37
Certificates of deposits.....	427,042 62
Due to banks and bankers.....	498,142 22
Dividends unpaid.....	787 50
Certified checks outstanding.....	72,618 14
	<u>1,007,550 85</u>
	<u>\$3,374,156 38</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$74,227 52
Amount of interest paid to and credited depositors during the same period.....	24,184 22
Amount of expenses of the institution during the same period.....	23,053 03
Amount of dividends on capital stock declared during the last six months.....	12,500 00
Amount of deposits made by order of court.....	32,165 38
Total amount of deposits on which interest is allowed at this date.....	1,528,585 00
Rate of interest on same, 1 to 3½ per cent.	

**JARVIS - CONKLIN MORTGAGE TRUST COMPANY,  
KANSAS CITY, MO.**

[239 Broadway, New York city.]

HUGH C. GILBERT, *Vice-President.*

ROLAND R. CONKLIN, *Secretary.*

## RESOURCES.

Bonds and mortgages.....	\$4,349,690 84
Stock investments, viz.:	

<i>Stocks and Bonds.*</i>	Par value.	Estimated market value.
United States bonds.....	\$153,000 00	\$174,410 12
Oneonta school bonds.....	4,201 22	4,201 22
Cherokee county scrip.....	9,339 75	9,339 75
Ogden City street railway bonds.....	80,000 00	80,000 00
English consols.....	4,989 07	4,989 07
Junction City, Kans. warrants.....	14,140 00	14,140 00
Ford county bonds.....	11,000 00	11,000 00
Waco City, Tex., bonds.....	40,800 00	40,800 00
India stocks.....	4,691 40	4,691 40
Bijou Reservoir and Canal Company bonds.....	40,000 00	40,000 00
Washington park bonds.....	100,000 00	100,000 00
Metropolitan street railway stock.....	7,000 00	7,000 00
Richland school bonds.....	2,079 67	2,079 67
Oregon tax warrants.....	519 80	519 80
Oceanside school bonds.....	3,136 22	3,136 22
Prescott and Arizona Central Ry. bonds....	13,500 00	13,500 00
Daneri school district bonds.....	1,272 00	1,272 00

\*Cost not stated.

<i>Stocks and Bonds.*</i>	Par value.	Estimated market value.	
Interstate Elevated Railway bonds.....	\$129,000 00	\$116,100 00	
McKenny Texas bonds.....	10,200 00	10,200 00	
San Diego county bonds.....	89,964 00	89,964 00	
Northeast street railway bonds.....	260,000 00	260,000 00	
	<u>\$978,833 13</u>	<u>\$987,343 25</u>	
Amount loaned on collaterals.....			\$987,343 25
Amount loaned on personal securities, including bills purchased.....			94,476 73
Due from branch offices.....			64,509 71
Due from agents and correspondents.....			19,145 46
Real estate, cost.....			190,379 78
Cash on deposit in banks or other moneyed institutions...			284,504 74
Cash on hand not deposited.....			903,783 34
Amount of assets not included under either of the above heads, viz.:			48,067 11
Accrued interest.....		\$88,383 46	
Furniture and fixtures.....		3,072 97	
			<u>91,456 43</u>
			<u>\$7,033,357 39</u>

## LIABILITIES.

Capital stock paid up in cash.....	\$1,500,000 00
Dividend due stockholders.....	75,000 00
Surplus fund.....	50,000 00
Undivided profits.....	3,705 99
Deposits bearing interest.....	295,877 08
General deposits.....	1,471,079 84
Other liabilities, not included under either of the above heads, viz.:	
Savings bonds.....	\$106,021 18
Interest paid by borrowers on coupons not matured ..	163,055 93
Debentures, American.....	2,215,000 00
Debentures, English.....	1,018,569 73
Due by branch offices.....	145,047 64
	<u>3,637,694 48</u>
	<u>\$7,033,357 39</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$266,054 03
Amount of interest paid to and credited depositors during the same period.....	7,396 92
Amount of expenses of the institution during the same period.....	149,448 04
Amount of dividends on capital stock declared during the last six months payable January 2, 1890. ....	75,000 00
Carried to surplus fund.....	25,000 00
Provision for doubtful securities.....	12,900 00
Number of deposits on which interest is allowed at this date .....	135
Total amount of such deposits.....	\$295,877 07
Rate of interest on same, 5 per cent.	
Amount of bonds and mortgages purchased, approximately,	2,500,000 00

\* Cost not stated.

**KINGS COUNTY TRUST COMPANY, BROOKLYN.**

[373 Fulton street; organized 1889.]

JOSEPH C. HENDRIX, *President.*JOSEPH B. WHITE, *Secretary.***RESOURCES.**

Bonds and mortgages ..... \$200,500 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
New York city bonds .....	\$50,000 00	\$50,000 00	\$50,500 00
Kings County certificates .....	50,000 00	50,000 00	50,000 00
	<u>\$100,000 00</u>	<u>\$100,000 00</u>	<u>\$100,500 00</u>

Amount loaned on collaterals ..... 100,500 00  
 Amount loaned on personal securities, including bills purchased ..... 1,144,720 00  
 Cash on deposit in banks or other moneyed institutions... 151,737 34  
 Cash on hand not deposited ..... 258,460 84  
 Amount of assets not included under either of the above heads, viz. : 2,381 41

Accrued interest .....	\$10,275 13
Furniture and fixtures .....	2,391 35

12,666 48

\$1,870,966 07**LIABILITIES.**

Capital stock paid in, in cash ..... \$500,000 00  
 Surplus fund ..... 250,000 00  
 Undivided profits ..... 11,223 47  
 General deposits ..... 1,104,160 60  
 Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits .....	\$2,738 29
Expenses accrued .....	461 09
Certified checks outstanding .....	2,382 62

5,582 00

• \$1,870,966 07**SUPPLEMENTARY.**

Total amount of interest, commissions and profits of every kind received during the last 112-7 weeks ..... \$6,929 56  
 Amount of interest paid to and credited depositors during the same period ..... 5 01  
 Amount of expenses of the institution during the same period ..... 3,742 93  
 Number of deposits on which interest is allowed at this date ..... 180  
 Total amount of such deposits ..... \$1,097,472 54  
 Rate of interest on same, 1½ to 3 per cent.  
 Amount of bonds and mortgages purchased ..... 200,500 00

**KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.**

[234 Fifth avenue; chartered 1874, as the Manhattan Mortgage Company.]

JOHN P. TOWNSEND, *President.*

FREDERICK L. ELDRIDGE, *Secretary.*

**RESOURCES.**

Bonds and mortgages ..... \$105,500 00  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$324,058 00	\$370,000 00	\$335,250 00
New York, Chic. & St. L. R. R.	47,153 75	50,000 00	47,000 00
Oregon & Transcontinental..	50,531 25	49,000 00	50,715 00
Erie R. R., first consol'd gold.	208,500 00	150,000 00	207,000 00
Detroit, Bay City and Alpena.	54,000 00	50,000 00	51,875 00
Albany & Susq. R. R., first....	2,582 50	2,000 00	2,640 00
North. Pacific, Pend d'Oreille Division, first.....	39,895 09	38,000 00	38,760 00
Mil. and North. R. R. first ext. bonds.....	21,175 00	20,000 00	21,700 00
Northern Pacific R. R., first general mortgage.....	59,241 75	50,000 00	58,750 00
	<u>\$1,307,109 34</u>	<u>\$1,079,000 00</u>	<u>\$1,313,690 00</u>

1,313,690 00  
1,637,887 50

Amount loaned on collaterals.....  
Amount loaned on personal securities, including bills purchased..... 19,750 00  
Overdrafts..... 2,010 64  
Cash on deposit in banks or other moneyed institutions... 237,948 78  
Cash on hand not deposited..... 50,991 66  
Amount of assets not included under either of the above heads, viz.:

Accrued interest.....	\$10,769 59
Furniture and fixtures, including vault.....	20,633 06
Trustees fees earned but not collected.....	2,307 00

33,709 65

\$3,401,488 23

**LIABILITIES.**

Capital stock paid in, in cash ..... \$500,000 00  
Surplus fund ..... 128,289 12  
Deposits in trust..... 672,545 67  
General deposits..... 2,084,987 07  
Interest accrued on deposits..... 15,666 37

\$3,401,488 23

**SUPPLEMENTARY.**

Total amount of interest, commissions and profits of every kind received during the last six months..... \$62,459 12  
Amount of interest paid to and credited depositors during the same period..... 14,429 71  
Amount of expenses of the institution during the same period..... 18,652 62  
Amount of deposits made by order of court ..... 50,093 63  
Number of deposits on which interest is allowed at this date, 226  
Total amount of such deposits ..... \$1,516,853 21  
Rate of interest on same,  $1\frac{1}{2}$  to 4 per cent.

## LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[203 Montague street; chartered 1883.]

EDWARD MERRITT, *President.*FREDERICK T. ALDRIDGE, *Secretary.*

## RESOURCES.

Bonds and mortgages ..... \$192,300 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$607,300 00	\$500,000 00	\$618,750 00
New York Brooklyn and Manhattan Beach R. R. bonds...	20,600 00	20,000 00	20,000 00
Louisiana and Missouri River R. R. 2d mort. bonds.....	10,500 00	10,000 00	11,500 00
Pittsburgh Junction R. R. 1st mort. bonds.....	25,000 00	25,000 00	27,250 00
Rome, Water, and Ogdensb. R. R. 2d mort. bonds.....	17,000 00	17,000 00	17,680 00
Chicago and St. Louis R. R. 1st mort. bonds.....	11,200 00	10,000 00	11,400 00
Marquette, H. and O. R. R. general bonds.....	5,300 00	5,000 00	5,350 00
Broadway R. R. Co. 1st mort. bonds.....	30,200 00	30,000 00	30,000 00
Citizens's Gas-light Co. 1st mort. bonds.....	42,300 00	42,000 00	42,000 00
Fulton Municipal Gas Co. 1st mort. bonds.....	20,150 00	20,000 00	20,200 00
Nassau Gas-light Co. certiff's.	3,000 00	3,000 00	3,000 00
Peoples' Gas-light Co. 1st mort. bonds.....	10,000 00	10,000 00	10,000 00
Williamsburgh Gas-light Co. 1st mort. bonds.....	25,575 00	25,000 00	27,500 00
Grand St. and Newtown R. R. 1st mort. bonds.....	25,850 00	25,000 00	25,750 00
Brooklyn City and Newtown R. R. Co. 1st. mort. bonds...	10,100 00	10,000 00	10,000 00
Bushwick R. R. Co. 2d mort. bonds.....	55,000 00	55,000 00	55,000 00
Knickerbocker Ice Co. 1st mort. bonds.....	20,000 00	20,000 00	21,600 00
Equitable Gas-light Co. 1st mort. bonds.....	20,000 00	20,000 00	20,400 00
Jersey City (Old Bergen) bds..	25,000 00	25,000 00	30,000 00
Jersey City water bonds.....	25,000 00	25,000 00	30,000 00
Laclede Gas-light Co. 1st mort. bonds.....	50,000 00	50,000 00	45,000 00
	<u>\$1,059,075 00</u>	<u>\$947,000 00</u>	<u>\$1,082,380 00</u>

Amount loaned on collaterals..... 1,082,380 00  
 Amount loaned on personal securities, including bills purchased..... 2,036,256 25  
 Real estate, present estimated value..... 26,000 00  
 Cash on deposit in banks or other moneyed institutions.... 77,000 00  
 Cash on hand not deposited..... 203,551 89  
 Accrued interest..... 19,719 70  
 26,731 65

\$3,663,939 49

## LIABILITIES.

Capital stock paid in, in cash..... \$500,000 00  
 Surplus fund..... 190,026 50  
 Deposits in trust..... 98,379 41  
 General deposits..... 2,789,406 53  
 Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits..... \$8,581 92  
 Taxes accrued..... 100 00  
 Certified checks..... 62,445 13  
 Dividend..... 15,000 00

86,127 05

3,663,939 49

# MANHATTAN TRUST COMPANY.

355

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$81,013 40
Amount of interest paid to and credited depositors during the same period .....	32,238 80
Amount of expenses of the institution during the same period .....	8,399 80
Amount of dividends on capital stock declared during the last six months, payable January 2, 1890. ....	15,000 00
Amount of deposits made by order of court .....	59,305 97
Number of deposits on which interest is allowed at this date, .....	793
Total amount of such deposits .....	\$2,945,980 60
Rate of interest on same, $1\frac{1}{2}$ to 4 per cent. ....	
Amount of bonds and mortgages purchased .....	12,000 00

## MANHATTAN TRUST COMPANY, NEW YORK CITY.

[No. 10 Wall street; chartered 1871 as the Real Estate Trust Company.]

FRANCIS O. FRENCH, *President.*

JOHN I. WATERBURY, *Vice-President.*

## RESOURCES.

Bonds and mortgages .....	\$35,000 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,006,000 00	\$798,500 00	\$1,009,117 50
St. Paul city bonds.....	65,726 14	64,550 00	67,567 51
Ramsey county, Minn., bonds	25,000 00	25,000 00	27,500 00
Richmond, Va., city bonds....	47,833 73	47,500 00	47,833 73
Chicago city bonds.....	2,026 90	2,000 00	2,026 90
United Gas Improvement Co., of Philadelphia, bonds.....	12,000 00	12,000 00	12,840 00
Oregon and Trans-Continental first collateral trust bds.	13,000 00	13,000 00	13,520 00
Flint & Pere Marquette R. R., (Port Huron Div.) bonds. ...	40,800 00	40,000 00	42,000 00
Lehigh & Wilkesbarre R.R. bds.	69,601 85	60,000 00	69,600 00
Twenty-third St. Ry. eq'p't bds	20,000 00	20,000 00	20,000 00
St. P. M. & M. R. R. coll. trust bds	24,500 00	25,000 00	25,500 00
Philadelphia & Reading Railroad general mortgage bds.	36,400 00	40,000 00	35,600 00
Chi., Bur. & Quincy R.R. bonds.	64,500 00	50,000 00	63,500 00
Richmond and Allegany R. R. notes.....	50,000 00	50,000 00	50,250 00
Great Northern Railway stock 25% paid .....	5,000 00	20,000 00	5,025 00
	<u>\$1,482,388 62</u>	<u>\$1,267,550 00</u>	<u>\$1,491,880 64</u>

Amount loaned on collaterals.....	1,491,880 64
Real estate, present estimated value.....	2,076,360 00
Cash on deposit in banks or other moneyed institutions....	52,500 00
Cash on hand or deposited.....	1,398,453 05
Amount of assets not included under either of the above heads, viz.:	320,804 40

Accrued interest.....	\$9,557 05
Commissions due and not collected.....	27,819 50
Furniture and fixtures.....	3,000 00
Due from subscribers to stock-clearing department....	8,919 28
Due from individuals and companies, paid for their account.....	3,091 37
Amount of claim against Stevenson estate.....	12,006 01

64,393 21

\$5,439,391 30

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	79,894 39
Undivided profits.....	47,860 24
Deposits in trust.....	18,979 71
General deposits.....	4,270,502 71
Other Liabilities, not included under either of the above heads, viz.:	
Rebate on bills discounted.....	\$6,145 92
Taxes accrued.....	575 00
Expenses and rent accrued.....	2,433 33
Bonds outstanding.....	13,000 00

22,154 25

\$5,439,391 30

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$83,175 83
Amount of interest paid to and credited depositors during the same period.....	31,531 67
Amount of expenses of the institution during the same period.....	27,861 98
Amount of deposits made by order of court.....	8,607 54
Number of deposits on which interest is allowed at this date,.....	148
Total amount of such deposits.....	\$3,680,392 74
Rate of interest on same, average 2½ per cent.	

## MERCANTILE TRUST COMPANY, NEW YORK CITY.

[120 Broadway: chartered, 1868, as the Fire-proof Warehousing Company.]

EDWARD L. MONTGOMERY, *Vice-President.*H. C. DEMING, *Treasurer.*

## RESOURCES.

Bonds and mortgages.....	\$81,332 29
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$1,064,349 87	\$870,850 00	\$1,064,349 87
St. Louis, Iron Mountain and Southern R. R. consol. bds.	155,587 50	200,000 00	155,587 50
Chicago, Bur. and Quincy, debenture bonds.....	356,500 00	380,000 00	356,500 00
Missouri Pacific Railway Co. extended bonds.....	173,764 85	183,000 00	173,764 85
N.Y. Cent. & Hud. R. R. Co. stk.	107,175 00	100,000 00	107,175 00
L. Shore and Mich. Southern R. R. Co. stock.....	53,687 50	50,000 00	53,687 50
Brooklyn City & Newtown R. R. Co. stock.....	662,502 56	697,500 00	662,502 56
	<u>\$2,573,567 28</u>	<u>\$2,481,350 00</u>	<u>\$2,573,567 28</u>

2,573,567 28

14,411,081 80

Amount loaned on collaterals.....	1,061,633 99
Amount loaned on personal securities, including bills purchased.....	724,536 48
Real estate, present estimated value.....	1,662,448 29
Cash on deposit in banks or other moneyed institutions ...	39,104 76
Cash on hand not deposited.....	
Amount of assets not included under either of the above heads, viz.:	
Trust investments.....	\$651,376 53
Accrued interest.....	127,300 00
Unadjusted accounts.....	863 75

779,540 28

\$21,333,245 17

# METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK. 357

## LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund .....	1,000,000 00
Undivided profits.....	232,035 56
Deposits in trust.....	827,957 88
General deposits.....	17,273,251 73
	<u>\$21,333,245 17</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$429,204 76
Amount of interest paid to and credited depositors during the same period.....	175,046 88
Amount of expenses of the institution during the same period.....	57,422 04
Amount of dividends on capital stock declared during the last six months, payable January 2, 1889.....	80,000 00
Amount of deposits made by order of court.....	2,500 00
Number of deposits on which interest is allowed at this date, .....	1,775
Total amount of such deposits.....	\$16,268,214 36
Rate of interest on same, 1 to 4½ per cent.	

# METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[37 and 39 Wall street; chartered 1881.]

THOMAS HILLHOUSE, *President.*

BEVERLY CHEW, *Secretary.*

## RESOURCES.

Bonds and mortgages .....	\$381,500 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$490,449 37	\$400,000 00	\$504,000 00
New York city bonds.....	833,843 75	825,000 00	849,833 33
Canada Southern R'y Co. first mortgage bonds.....	24,434 50	25,000 00	27,250 00
Chic., Milwaukee and St. Paul R'y Co. first mort. bonds....	24,458 90	25,000 00	26,875 00
West Shore R'y Co. g't'd bds...	98,000 00	100,000 00	105,500 00
Northern Illinois R'y Co. first mortgage bonds.....	52,046 20	50,000 00	53,500 00
Savannah, Florida and West'n R'y Co. first mortg. bonds....	52,750 00	50,000 00	56,250 00
Burlington, Cedar Rapids and N. R'y Co. cons. bonds.....	92,219 35	90,000 00	85,500 00
Fremont, Elkhorn and Mo. Val. R'y Co. cons. bonds .....	118,280 74	100,000 00	125,000 00
Fargo and Southern R'y Co. first mortgage bonds.....	57,250 00	50,000 00	57,500 00
Peoria and Pekin Union R'y Co. first mortg. bonds.....	53,000 00	50,000 00	56,000 00
Chl., R. I. and Pac. R'y Co. call and extension trust bonds..	210,904 15	200,000 00	214,000 00
Lake Erie and Western R'y first mortgage bonds.....	50,000 00	50,000 00	56,500 00
Third Avenue R'y bonds.....	53,750 00	50,000 00	56,000 00
Pittsburgh and Western R'y Co. first mortgage bonds....	79,916 67	100,000 00	84,000 00
N. Y., Chic. and St. Louis R'y Co. first mortgage bonds....	48,434 17	50,000 00	47,000 00
	<u>\$2,339,737 80</u>	<u>\$2,215,000 00</u>	<u>\$2,404,708 33</u>

2,404,708 33  
4,652,545 61  
465,000 00

Amount loaned on collaterals .....	
Real estate, present estimated value.....	



Cash on deposit in banks or other moneyed institutions....	\$567,438 76
Cash on hand not deposited.....	4,608 49
Amount of assets not included under either of the above heads, viz.:	
Accrued interest.....	\$49,212 58
Accrued rents.....	4,336 60
Due from trusts.....	25,140 38
	<hr/> 78,689 46
	<hr/> <b>\$8,554,490 65</b> <hr/>

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	662,390 08
General deposits.....	6,811,230 49
Interest accrued on deposits.....	80,870 08
	<hr/> \$8,554,490 65 <hr/>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$206,512 50
Amount of interest paid to and credited depositors during the same period.....	93,987 40
Amount of expenses of the institution during the same period.....	19,363 67
Amount of dividends on capital stock declared during the last six months, paid August 1, 1889.....	30,000 00
Amount of deposits made by order of court.....	13,363 83
Number of deposits on which interest is allowed at this date,	538
Total amount of such deposits.....	\$6,595,094 53
Rate of interest on same, $1\frac{1}{4}$ to $3\frac{1}{4}$ per cent.	

## MUTUAL TRUST COMPANY, NEW YORK CITY.

[31 Broadway; chartered 1868 as the Public Exchange.]

SIDNEY DEKAY, Vice-President and Treasurer.

## RESOURCES.

Stock investments, viz.:			
<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
Mutual Trust Co. stock.....	\$12,500 00	\$5,000 00	Unknown
	<hr/>	<hr/>	<hr/>
Amount loaned on collaterals.....			\$12,500 00
Overdrafts.....			42,359 69
Cash on deposit in banks or other moneyed institutions....			228 15
Cash on hand not deposited.....			44
Amount of assets not included under either of the above heads, viz.:			707 99
Promissory notes taken for registry of stocks to close open accounts and on account of discounts and advances.....			\$18,674 72
Open accounts receivable for registry of stocks, rents, commissions, etc.....			46,435 29
			<hr/> 65,110 01
			<hr/> <b>\$120,906 28</b> <hr/>

# NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN. 359

## LIABILITIES.

Capital stock paid in, in cash.....	\$50,000 00
Surplus fund.....	46,945 84
Deposits in trust.....	317 00
General deposits.....	45 52
Other liabilities, not included under either of the above heads, viz.:	

Contracts guaranteeing interest on stocks payable on demand.....	\$46 39
Credit individual not subject to call for payment on demand, but limited to specific assets.....	23,551 53
	23,597 92

\$120,906 28

## SUPPLEMENTARY.

Amount of debts guaranteed and present liability thereon.....	\$46 39
Amount of expenses of the institution during the same period.....	418 10

# NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[101 Broadway; organized 1888.]

A. D. WHEELOCK, *President.*

O. F. RICHARDSON, *Secretary.*

## RESOURCES.

Bonds and mortgages.....	\$414,700 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$194,296 88	\$150,000 00	\$189,000 00
United States bonds.....	65,950 00	50,000 00	63,000 00
Brooklyn city school imp. bds.	55,375 00	50,000 00	54,500 00
South Brooklyn Central R. R. second mortgage bonds....	38,110 00	37,000 00	37,000 00
Railroad equip. and car trust bonds.....	87,000 00	87,000 00	87,000 00
Car trust bonds.....	14,000 00	14,000 00	14,000 00
Car trust notes.....	42,337 08	42,337 08	42,337 08
Brooklyn City R. R. first mortgage bonds.....	10,312 50	10,000 00	10,000 00
Cleveland, Painesville & Ash. R. R. bonds.....	5,606 25	5,000 00	5,300 00
Buffalo and Erie R. R. bonds.	24,800 00	20,000 00	24,000 00
Broadway R. R., B'klyn. bds..	19,115 00	19,000 00	19,000 00
Bairo and Fulton R. R. bonds.	11,321 25	11,000 00	11,550 00
South Ferry R. R. Co. bonds..	15,750 00	15,000 00	15,881 25
Calamazoo and White Pigeon R. R. bonds.....	5,156 25	5,000 00	5,175 00
Michigan Cent. R. R. bonds...	17,625 45	17,000 00	17,680 00
	<u>\$606,755 66</u>	<u>\$532,337 08</u>	<u>\$595,423 33</u>

Amount loaned on collaterals.....	595,423 33
Overdrafts.....	2,073,079 11
Cash on deposit in banks or other moneyed institutions...	11 98
Cash on hand not deposited.....	290,397 47
Amount of assets not included under either of the above heads, viz.:	4,122 99
Accrued interest.....	19,916 74

\$3,397,651 62

## LIABILITIES.

Capital stock paid in, in cash .....		\$500,000 00
Undivided profits .....		69,111 45
Deposits in trust .....		9,530 63
General deposits .....		2,677,281 99
Other liabilities not included under either of the above heads, viz.:		
Certified checks .....	\$1,225 00	
Secretary's checks .....	133,369 27	
Expenses accrued .....	500 06	
Unearned interest .....	1,633 28	
		<hr/> 141,727 55
		<hr/> <b>\$3,397,651 62</b> <hr/>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$73,092 11
Amount of interest paid to and credited depositors during the same period .....	33,272 37
Amount of expenses of the institution during the same period .....	9,527 57
Number of deposits on which interest is allowed to date ...	393
Total amount of such deposits .....	\$2,683,341 34
Rate of interest on same, $1\frac{1}{2}$ to $3\frac{1}{4}$ per cent.	
Amount of bonds and mortgages purchased .....	9,500 00

## NEW YORK GUARANTY AND INDEMNITY COMPANY.

[In liquidation; No. 52 Broadway.]

JAMES P. WALLACE, *President*.

## RESOURCES.

Real estate, present estimated value .....	\$100,000 00
Cash on deposit in banks or other moneyed institutions ...	3,386 63
Amount of assets not included under either of the above heads, estimated .....	800 00
	<hr/> \$104,186 63 <hr/>

## LIABILITIES.

Capital stock paid in, in cash .....	\$100,000 00
Surplus fund .....	4,186 63
	<hr/> \$104,186 63 <hr/>

# NEW YORK LIFE INSURANCE AND TRUST COMPANY. 361

## NEW YORK LIFE INSURANCE AND TRUST COMPANY.

[No. 52 Wall street; chartered 1830.]

HENRY PARISH, *President.*

JOSEPH R. KEARNEY, *Secretary.*

### RESOURCES.

Bonds and mortgages..... \$2,061,419 50  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$4,422,155 81	\$3,510,000 00	\$4,458,590 00
New Hampshire State securities.....	31,342 50	31,500 00	36,225 00
New York State securities.....	537,627 86	437,200 00	463,432 00
Massachusetts State securities.....	916,015 00	849,000 00	916,920 00
New York city securities.....	308,140 00	300,000 00	318,000 00
Warren R. R. Co. of N. Jersey.....	10,000 00	10,000 00	15,000 00
Rensselaer and Saratoga R. R.....	64,264 51	37,600 00	67,680 00
Central R. R. of New Jersey.....	31,572 34	39,000 00	39,975 00
Central R. R. of New Jersey.....	43,804 17	42,000 00	47,250 00
Dubuque and Sioux City R. R.....	57,034 72	50,000 00	56,000 00
Chicago, St. Paul & Minn. R. R.....	58,154 17	50,000 00	61,000 00
Chicago, Burl. & Quincy R. R.....	63,245 83	50,000 00	65,000 00
Chicago, Mil. & St. Paul R. R.....	73,160 00	59,000 00	76,110 00
Illinois Central Railroad.....	83,450 00	80,000 00	88,000 00
Harlem R. & Portchester R. R.....	133,500 00	100,000 00	134,000 00
United N. J. R. R. & Canal Co.....	133,025 00	113,000 00	131,080 00
New York, Chic. & St. L. R. R.....	174,486 58	200,000 00	188,000 00
Pennsylvania Equipment Co.....	468,739 16	475,000 00	475,000 00
New York Cen. & Hud. R. R. R.....	853,181 13	680,000 00	901,000 00
Chicago and Northwestern.....	886,140 33	700,000 00	994,000 00
United N. J. R. R. & Canal Co.....	1,055,000 00	1,000,000 00	1,070,000 00
Bank of America stock.....	7,853 25	7,400 00	14,800 00
Merchants' National stock.....	10,972 50	11,000 00	17,600 00
Gallatin National Bank stock.....	10,024 00	11,200 00	29,120 00
Consolidated Gas Co. of N. Y.....	210,000 00	200,000 00	220,000 00
	<u>\$10,642,888 86</u>	<u>\$9,042,900 00</u>	<u>\$10,883,782 00</u>

Amount loaned on collaterals..... 10,883,782 00  
 Amount loaned on personal securities, including bills purchased..... 4,027,510 00  
 Real estate, present estimated value..... 1,463,449 12  
 Cash on deposit in banks or other moneyed institutions... 480,000 00  
 Cash on hand not deposited..... 506,828 57  
 Amount of assets not included under either of the above heads, viz.:

Accrued interest.....	\$182,608 83
Rents accrued.....	4,560 00
Suspense account.....	203,717 50

390,886 33

\$20,932,975 52

### LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00  
 Surplus fund..... 2,070,403 11  
 Undivided profits..... 185,397 86  
 Deposits in trust..... 16,221,146 39  
 Other liabilities not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$420,846 56
Taxes accrued.....	6,250 00
Unearned interest on bills receivable.....	24,507 45
Annuities.....	477,309 27
Life insurance.....	527,124 88

1,456,038 16

\$20,932,975 52

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$433,644 34
Amount of interest paid to and credited depositors during the same period.....	235,355 94
Amount of expenses of the institution during the same period.....	50,915 23
Amount of dividends on capital stock declared during the last six months.....	100,000 00
Amount of deposits made by order of court.....	454,006 11
Number of deposits on which interest is allowed at this date,	1991
Total amount of such deposits.....	\$16,221,146 39
Rate of interest on same, 1 to 5 per cent.	

## NEW YORK SECURITY AND TRUST COMPANY.

[46 Wall street; organized 1889.]

CHARLES S. FAIRCHILD, *President.*JOHN L. LAMSON, *Secretary.*

## RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$1,006,200 00	\$780,000 00	\$982,800 00
Additional waterstk. N. Y. city.....	10,425 00	10,000 00	10,425 00
Consolidated stock N. Y. city.....	27,905 63	27,500 00	27,905 63
New York city school-house and dock bonds.....	229,581 25	215,000 00	229,955 25
N. Y. C. & H. R. R. stock.....	31,875 00	30,000 00	31,875 00
	<u>\$1,806,986 88</u>	<u>\$1,062,500 00</u>	<u>\$1,282,961 88</u>
Amount loaned on collaterals.....			\$1,282,961 88
Amount loaned on personal securities, including bills purchased.....			2,223,370 94
Cash on deposit in banks or other moneyed institutions....			215,366 88
Amount of assets not included under either of the above heads, viz.:			162,786 96
Accrued interest.....			\$18,574 11
Interest due and not collected.....			4,550 42
			<u>23,124 53</u>
			<u>\$3,907,611 19</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	500,000 00
Undivided profits.....	19,874 55
Deposits in trust.....	624,634 08
General deposits.....	1,757,638 98
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$1,980 70
Rebate on bills purchased.....	1,682 88
Rent accrued.....	2,000 00
	<u>5,663 58</u>
	<u>\$3,907,611 19</u>

# THE PEOPLE'S TRUST COMPANY.

363

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$62,243 65
Amount of interest paid to and credited depositors during the same period.....	21,602 72
Amount of expenses of the institution during the same period.....	22,079 69
Number of deposits on which interest is allowed at this date.....	84
Total amount of such deposits.....	\$2,195,838 65
Rate of interest, 2 to 3½ per cent.	

## THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[201 Montague street; organized 1889.]

W. H. MURTHA, *President.*

EDWARD JOHNSON, *Secretary.*

### RESOURCES.

Bonds and mortgages.....	\$85,600 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States 4 per cent government bonds .....	\$63,593 75	\$50,000 00	\$63,000 00
Kings county bonds.....	100,000 00	100,000 00	100,000 00
	<u>\$163,593 75</u>	<u>\$150,000 00</u>	<u>\$163,000 00</u>

Amount loaned on collaterals.....	163,000 00
Amount loaned on personal securities, including bills purchased .....	1,519,847 19
Cash on deposit in banks or other moneyed institutions ...	86,561 07
Cash on hand not deposited.....	302,321 16
Amount of assets not included under either of the above heads, viz.:	22,275 98

Interest accrued.....	\$17 70
Interest due and not collected .....	13,176 34
Furniture and fixtures.....	2,818 79
Excess of cost over market value United States stocks.	593 75

16,606 58

\$2,196,211 98

### LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund .....	250,000 00
Undivided profits.....	10,268 36
General deposits.....	1,383,273 73
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits.....	\$2,736 16
Certified checks outstanding.....	390 95
Difference between market value and cost of United States bonds.....	593 75
Court funds deposited by order of court .....	31,149 03
Time certificates of deposit .....	17,800 00

52,669 89

\$2,196,211 98

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$5,519 90
Amount of interest paid to and credited depositors during the same period.....	1,071 80
Amount of expenses of the institution during the same period.....	5,081 88
Amount of deposits made by order of court.....	31,149 03
Number of deposits on which interest is allowed at this date.....	168
Total amount of such deposits.....	\$1,214,508 02
Rate of interest on same, 1½ to 3 per cent.....	
Amount of bonds and mortgages purchased.....	39,600 00

## ROCHESTER TRUST AND SAFE DEPOSIT COMPANY.

[25 Exchange street; chartered 1868 as the Safe Deposit Company of the city of Rochester.]

J. MOREAU SMITH, *President.*

HAYWOOD HAWKS, *Secretary.*

## RESOURCES.

Bonds and mortgages.....	\$228,804 35
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$80,500 00	\$50,000 00	\$63,000 00
Rochester city orders.....	57,143 51	57,143 51	57,143 51
Monroe county orders.....	1,655 45	1,675 45	1,675 45
Town of Riga certificates.....	4,000 00	4,000 00	4,000 00
Town of Penfield certificates.....	4,500 00	4,500 00	4,500 00
Towns of Ontario and Webster certificates.....	875 00	875 00	875 00
Rochester city and Brighton R. R. bonds.....	92,400 00	90,000 00	99,000 00
Utica and Waterville R.R. bds.....	1,500 00	1,500 00	1,500 00
Bank of America, N. Y. stock.....	7,252 00	3,700 00	7,252 00
Nat. Bank of Com., N. Y. stk..	9,800 00	5,000 00	9,800 00
	<u>\$239,625 96</u>	<u>\$218,393 96</u>	<u>\$248,745 96</u>

Amount loaned on collaterals.....	248,745 96
Amount loaned on personal securities, including bills purchased.....	759,671 80
Due from directors or trustees of the institution.....	6,125 00
Real estate, present estimated value.....	\$135,482.51
Cash on deposit in banks or other moneyed institutions...	159,932 89
Cash on hand not deposited.....	414,273 68
Amount of assets not included under either of the above heads, viz.:	54,326 64

Interest accrued.....	\$1,743 00
Interest due and not collected.....	14,330 77

16,073 77

\$1,887,954 09

## LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Undivided profits.....	39,471 27
Deposits in trust.....	21,021 78
General deposits.....	1,627,461 04
	<u>\$1,887,954 09</u>

# THE STATE TRUST COMPANY.

365

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$37,312 30
Amount of interest paid to and credited depositors during the same period.....	18,178 93
Amount of expenses of the institution during the same period .....	4,422 49
Amount of deposits made by order of court .....	25,354 06
Number of deposits on which interest is allowed at this date .....	691
Total amount of such deposits.....	\$1,531,409 78
Rate of interest on same, 2 to 4 per cent.	
Amount of bonds and mortgages purchased.....	13,745 00

# THE STATE TRUST COMPANY, NEW YORK.

[50 Wall street; organized 1889.]

WILLIS S. PAINE, *President.*

JOHN Q. ADAMS, *Secretary.*

## RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$643,416 25	\$507,000 00	
United States .....	371,598 75	293,000 00	\$1,015,015 00
New York city.....	201,361 11	200,000 00	
New York city.....	287,750 82	268,455 58	489,111.93
	<u>\$1,504,126 93</u>	<u>\$1,268,455 58</u>	<u>\$1,504,126 93</u>
Amount loaned on collaterals .....			\$1,504,126 93
Cash on deposit in banks or other moneyed institutions....			671,985 00
Cash on hand not deposited.....			415,186 79
Amount of assets not included under either of the above heads, viz.: Furniture and fixtures .....			199 50
			1,306 00
			<u>\$2,592,804 22</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	500,000 00
Undivided profits.....	5,166 07
General deposits .....	1,087,638 15
	<u>\$2,592,804 22</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last 12-30 months.....	\$9,287 13
Amount of interest paid to and credited depositors during the same period.....	989 67
Amount of expenses of the institution during the same period.....	3,131 39
Amount of deposits made by order of court.....	11,084 31
Number of deposits on which interest is allowed at this date, .....	83
Total amount of such deposits .....	\$1,087,638 15
Rate of interest on same, 2½ to 4 per cent.	



**TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.**

[55 Liberty street; chartered, 1882, as the German-American Loan and Trust  
Company of the city of New York.]

CLARENCE H. KELSEY, *Vice-President.*LOUIS WINDMULLER, *Treasurer.***RESOURCES.**

Bonds and mortgages ..... \$411,586 67  
Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States registered bds..	\$276,987 50	\$220,000 00	\$279,400 00	279,400 00
Amount loaned on collaterals .....				42,417 73
Cash on deposit in banks or other moneyed institutions...				35,068 84
Cash on hand not deposited .....				2,845 46
Plant accumulated representing an expenditure of and now worth .....				470,017 09
Amount of assets not included under either of the above heads, viz.:				
Interest accrued.....			\$7,771 72	
Due on finished business.....			43,216 77	
				50,988 49

---

\$1,292,324 28

---

**LIABILITIES.**

Capital stock paid in, in cash..... \$1,000,000 00  
Surplus fund..... 160,574 28  
Other liabilities, not included under either of the above  
heads, viz.:

Accrued rents, interest and running accounts, esti- mated .....	\$6,750 00
Dividend payable January 1, 1890 .....	25,000 00
Loan at bank .....	100,000 00
	131,750 00

---

\$1,292,324 28

---

Of the above capital stock, \$475,000 was paid in for the purpose of paying  
for searches, abstracts, indexes, maps and copies of records, and is required  
to be separately stated to the banking department.

**SUPPLEMENTARY.**

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$181,966 45
Amount of expenses of the institution during the same period.....	135,801 39
Amount of dividends on capital stock declared during the last six months .....	25,000 00
Rate of interest on same, 2½ per cent.	

---

## TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 North Salina street; chartered 1866.]

FRANCIS HENDRICKS, *President*.JAMES BARNES, *Secretary*.

## RESOURCES.

Bonds and mortgages..... \$141,125 00  
 Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States coup., 4 per ct...	\$50,000 00	\$50,000 00	\$63,000 00
United States reg., 4 per cent.	50,000 00	50,000 00	63,000 00
Gas Light Co., Syracuse .....	2,000 00	2,000 00	2,000 00
City of Leadville, Colorado.....	980 00	1,000 00	1,000 00
Eagle county, Col.....	980 00	1,000 00	1,000 00
Syracuse Chilled Plow Co.....	1,000 00	1,000 00	1,000 00
Western Union Tel. Co.....		10,000 00	10,150 00
St. L., I. Mt. and So. Ry. gen'l.		40,000 00	35,600 00
Evansville & Indiana, firsts ..		10,000 00	10,000 00
N. Y., L. E. and W., seconds ..		15,000 00	15,150 00
Gulf, Col. and S. Fe, seconds ..		10,000 00	7,500 00
Gulf, Col. and S. Fe, firsts.....		15,000 00	17,175 00
Lon., N. A. and Chi., cons.....		10,000 00	10,300 00
Lon., N. A. and Chi. & Ind ..		10,000 00	10,500 00
Atchison, Col. & Pac., firsts....	171,658 36	10,000 00	9,600 00
Western N. Y. and Pa. firsts ..		10,000 00	9,300 00
Chesapeake and Ohio, firsts....		10,000 00	10,100 00
Denver and Rio Grande, firsts ..		10,000 00	7,700 00
St. L., I. Mt. & So. (Cairo & P'n) ..		3,000 00	3,045 00
Am. Tel. and Cable Company.....		10,000 00	8,500 00
Missouri Pacific .....		10,000 00	7,400 00
Chi., St. P., M. and O. pfd.....		10,000 00	9,800 00
Western Union Tel. Co.....		10,000 00	8,400 00
	<u>\$276,618 36</u>	<u>\$308,000 00</u>	<u>\$321,220 00</u>

321,220 00

405,331 07

86,198 38

39,178 83

Amount loaned on collaterals.....  
 Cash on deposit in banks or other moneyed institutions....  
 Cash on hand not deposited.....  
 Amount of assets not included under either of the above heads, viz.:

Accrued interest.....	\$121 11
Interest due and not collected.....	10,747 48
Furniture and fixtures, safes in vault.....	1,000 00
Loan to State bank, Syracuse .....	779,871 89
Loan to New York State Banking Company .....	20,000 00

811,740 48

\$1,804,793 76

## LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Undivided profits.....	104,985 93
Deposits in trust.....	46,871 79
General deposits.....	1,552,706 87
Other liabilities, not included under either of the above heads, viz.: Rent accrued.....	229 17
	<u>\$1,804,793 76</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$45,752 94
Amount of interest paid to and credited depositors during the same period.....	27,511 79
Amount of expenses of the institution during the same period.....	5,402 03
Amount of dividends on capital stock declared during the last six months, payable 2 per cent August and 2 per cent November 1.....	4,000 00

Amount of deposits made by order of court .....	\$1,073 84
Number of deposits on which interest is allowed at this date, .....	3,302
Total amount of such deposits .....	\$1,597,379 73
Rate of interest on same, 3 to 3½ per cent.	
Amount of bonds and mortgages purchased.....	19,300 00

## UNION TRUST COMPANY OF NEW YORK.

[73 Broadway; chartered 1864.]

JAMES H. OGILVIE, *Vice-President.*ARCHIBALD O. RONALDSON, *Secretary.*

## RESOURCES.

Bonds and mortgages .....	\$833,500 00
Bond investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$1,000,000 00	\$1,000,000 00	\$1,260,000 00
Bonds of Rector, Wardens and Vestrymen of Trinity Church	200,000 00	200,000 00	200,000 00
	<u>\$1,200,000 00</u>	<u>\$1,200,000 00</u>	<u>\$1,460,000 00</u>
			1,460,000 00

Amount loaned on collaterals.....	26,363,803 88
Real estate, present estimated value.....	1,532,494 49
Cash on deposit in banks or other moneyed institutions ...	1,972,333 30
Cash on hand not deposited.....	3,025,316 62
Amount of assets not included under either of the above heads, viz.:	

Interest accrued.....	\$258,421 00
Commissions accrued, estimated.....	22,417 66
Advanced to trusts.....	4,395 50
	<u>285,234 16</u>
	<u>\$35,472,682 45</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund (undivided profits) .....	3,537,160 18
Deposits in trust .....	30,529,010 25
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits .....	\$302,112 03
Taxes accrued .....	5,000 00
Expenses accrued, estimated.....	3,500 00
Coupon and certified checks.....	96,899 99
	<u>406,512 02</u>
	<u>\$35,472,682 45</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$746,700 16
Amount of interest paid to and credited depositors during the same period.....	337,951 24
Amount of expenses of the institution during the same period.....	97,871 04
Amount of dividends on capital stock declared during the last six months, payable July 10 and October 10, 1889.....	100,000 00
Amount of deposits made by order of court .....	169,795 95
Number of deposits on which interest is allowed at this date, .....	2,959
Total amount of such deposits .....	\$25,732,813 19
Rate of interest on same, 1 to 5 per cent.	

# UNITED STATES TRANSFER AND EXCHANGE ASSOCIATION. 369

## UNITED STATES MORTGAGE COMPANY, NEW YORK.

[32 Nassau street; chartered 1871.]

SAMUEL D. BABCOCK, *President.*

W. P. ELLIOT, *Secretary.*

### RESOURCES.

Bonds and mortgages .....	\$464,450 44
Amount loaned on collaterals.....	375,000 00
Real estate, cost.....	325,020 05
Cash on deposit in banks or other moneyed institutions....	18,856 11
Amount of assets not included under either of the above heads, viz.:	
Interest due and accrued.....	\$97,872 94
Legal costs to be refunded.....	880 00
	<u>98,752 94</u>
	<u>\$1,282,079 54</u>

### LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	281,643 04
Other liabilities, not included under either of the above heads, viz.:	
Coupons of called bonds outstanding.....	\$219 00
Dividend 1879 unpaid.....	17 50
Rent accrued.....	200 00
	<u>436 50</u>
	<u>\$1,282,079 54</u>

## UNITED STATES TRANSFER AND EXCHANGE ASSOCIATION, NEW YORK CITY.

[No. 10 Wall street.]

F. O. FRENCH, *President.*

J. I. WATERBURY, *Vice-President.*

### RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
United States bonds.....	\$64,000 00	\$50,000 00	\$63,250 00	
Manhattan Trust Co. bonds..	3,450 00	3,000 00	3,750 00	
	<u>\$67,450 00</u>	<u>\$53,000 00</u>	<u>\$67,000 00</u>	\$67,000 00
Amount loaned on collaterals.....				33,250 00
Cash on deposit in banks or other moneyed institutions....				98,379 02
Amount of assets not included under either of the above heads, viz.:				
Interest due and uncollected.....			\$1,371 05	
Furniture and fixtures.....			2,500 00	
				<u>3,871 05</u>
				<u>\$202,500 07</u>

### LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus fund.....	2,500 07
	<u>\$202,500 07</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months .....	\$1,087 24
Amount of expenses of the institution during the same period.....	126 99

## UNITED STATES TRUST COMPANY OF NEW YORK.

[45 and 47 Wall street; chartered 1853.]

JAMES S. CLARK, 2d Vice-President.

HENRY L. THORNELL, Secretary.

## RESOURCES.

Bonds and mortgages.....	\$2,314,500 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds .....	\$4,142,743 09	\$3,775,000 00	\$4,756,500 00
State of New Jersey bonds ...	150,000 00	150,000 00	150,000 00
New York city bonds.....	1,025,000 00	1,000,000 00	1,050,000 00
New York city bonds.....	1,500,000 00	1,500,000 00	1,500,000 00
Lake Shore & Mich. South'n R'y Co. 1st con. mort. bonds,			
Chl., St. Louis & N. O., Mem-	613,394 30	500,000 00	620,000 00
phis Div., 1st mort. bonds...	549,020 00	566,000 00	543,360 00
Chl., Mil. & St. Paul R'y Co.			
general mortgage bonds...	462,650 60	500,000 00	462,650 00
Chl., Bur. & Quincy, Neb. Ex.			
1st mortgage bonds.....	103,509 05	114,000 00	104,880 00
Chl., Rock Isl. & Pacific R'y			
exten. and collateral bonds,	207,000 00	200,000 00	209,000 00
Central R. R. Banking Com-			
pany, Georgia car trust.....	377,150 00	397,000 00	377,150 00
Clev., Cin., Chl. & St. Louis			
R'y Co. car trust.....	156,549 52	156,549 52	156,549 52
Society of N. Y. Hospital bds.	20,000 00	20,000 00	20,000 00
	<u>\$9,307,015 96</u>	<u>\$8,878,549 52</u>	<u>\$9,950,089 52</u>

Amount loaned on collaterals.....	9,950,089 52
Amount loaned on personal securities, including bills purchased .....	23,874,567 05
Real estate, present estimated value.....	3,499,508 45
Cash on deposit in banks or other moneyed institutions ...	1,000,000 00
Amount of assets not included under either of the above heads, viz.:	1,140,693 57

Interest accrued.....	\$382,466 35
Rents accrued .....	6,687 50

389,153 85

\$42,168,512 44

## LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund .....	6,452,402 06
Undivided profits .....	640,426 89
Deposits in trust .....	32,109,020 15
Other liabilities, not included under either of the above heads, viz.:	
Interests accrued on deposits.....	\$683,888 41
Rebate interest on bills purchased.....	32,774 93
Seven per cent dividend payable January 10, 1890 .....	250,000 00
	<u>966,663 34</u>

\$42,168,512 44

# THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK. 371

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$904,992 03
Amount of interest paid to and credited depositors during the same period .....	363,775 74
Amount of expenses of the institution during the same period .....	127,654 66
Amount of dividends on capital stock declared during the last six months.....	250,000 00
Amount of deposits made by order of court.....	1,040,767 90
Number of deposits on which interest is allowed at this date.....	2,398
Total amount of such deposits.....	\$31,744,596 21
Rate of interest on same, 1 to 5 per cent.	

## THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK.

[280 Broadway; organized 1889.]

DAVID M. MORRISON, *President.*

FRANCOIS H. PAGE, *Secretary.*

### RESOURCES.

Bonds and mortgages.....	\$8,000 00
Stock investments, viz.:	

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States .....	\$189,750 00	\$150,000 00	\$189,750 00
New York city .....	501,477 50	500,000 00	505,000 00
Kal. & White Pigeon.....	35,000 00	35,000 00	35,000 00
Rome, Watertown & O .....	12,720 00	12,000 00	12,720 00
Pac. of Mo.....	10,200 00	10,000 00	10,400 00
	<u>\$749,147 50</u>	<u>\$707,000 00</u>	<u>\$752,870 00</u>

752,870 00  
1,657,500 00

Amount loaned on collaterals.....	30,000 00
Amount loaned on personal securities, including bills purchased .....	374,212 54
Cash on deposit in banks or other moneyed institutions ...	
Amount of assets not included under either of the above heads, viz.:	

Interest accrued.....	\$7,764 40
Furniture and fixtures.....	6,307 00

14,071 40

\$2,836,653 94

### LIABILITIES.

Capital stock paid in, in cash .....	\$500,000 00
Suplus fund.....	250,000 00
Undivided profits.....	20,906 50
General deposits.....	2,065,382 44
Other liabilities, not included under either of the above heads, viz.: Taxes accrued.....	365 00
	<u>\$2,836,653 94</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the last six months.....	\$41,679 98
Amount of interest paid to and credited depositors during the same period .....	13,669 39
Amount of expenses of the institution during the same period.....	12,634 34
Number of deposits on which interest is allowed at this date,	83
Total amount of such deposits.....	\$2,057,686 40
Rate of interest on same, 2 to 3½ per cent.	



# INDEX.

---

A.	PAGE.
Act, dormant accounts in savings banks .....	27-28
Aggregate mortgage loans and increase .....	9
Aggregate resources and liabilities of savings banks .....	5
Aggregate resources and liabilities of trust companies .....	20
Albany City Savings Institution .....	45
examination of .....	263
Albany County Savings Bank .....	47
Albany Exchange Savings Bank .....	48
examination of .....	265
Albany Savings Bank .....	50
Amendment to Savings Bank Law .....	27
American Loan and Trust Company .....	341
American Savings Bank .....	131
examination of .....	266
Amount due depositors .....	11-12
Amsterdam Savings Bank .....	129
Annual statement .....	256-259
Appendix .....	25-26
Atlantic Trust Company .....	342
Attorney-General, opinions by .....	29-35
Auburn Savings Bank .....	64
Average deposits .....	12

B.	
Balance sheet .....	7, 20
Banks, dormant savings .....	16
Banks, new savings .....	17
Banks, number of .....	5
Bank for Savings .....	133
examination of .....	267
Bay Shore Savings Bank .....	17
examination of .....	268
Binghamton Savings Bank .....	61
Bonds and mortgages .....	8
Bowery Savings Bank .....	134
examination of .....	269
Bowling Green Savings Bank, receiver's report of .....	36
Broadway Savings Institution .....	136



	PAGE.
Brooklyn Savings Bank .....	97
examination of .....	271
Brooklyn Trust Company .....	343
Buffalo Loan and Trust Company .....	344
Buffalo Savings Bank .....	85
examination of .....	273
Bushwick Savings Bank .....	99
examination of .....	274

## C.

Carthage Savings Bank .....	95
examination of .....	275
Cash uninvested .....	11
Catskill Savings Bank .....	92
examination of .....	276
Cayuga County Savings Bank .....	66
Central Trust Company .....	345
Chenango Valley Savings Bank .....	62
Citizens' Savings Bank .....	138
City Savings Bank .....	100
Closing savings banks .....	17
Cohoes Savings Institution .....	52
examination of .....	277
College Point Savings Bank .....	203
examination of .....	279
Comparative statement .....	7-8
Condition of savings banks .....	256-259
Condition of trust companies .....	20
Cornwall Savings Bank .....	186
Cortland Savings Bank .....	71
Coxsackie Savings Institution, receiver's report of .....	37

## D.

Delay in submitting report .....	23
Department, expenses of .....	260
Depositors, amount due .....	11-12
number of .....	11
Dime Savings Bank of Brooklyn .....	102
examination of .....	280
Dime Savings Bank of Williamsburgh .....	104
examination of .....	282
Dividends or interest .....	13
Dividends declared, failed savings banks, receiverships closed .....	19
Dividends unclaimed, failed savings banks, deposited with Superintendent .....	19
Dividends unclaimed, failed savings banks, paid by Superintendent ..	19
Dormant accounts in savings banks, act with reference to reports of ..	27-28
Dormant savings banks .....	16
Dry Dock Savings Institution .....	140

E.

PAGE.

East Brooklyn Savings Bank .....	106
East Chester Savings Bank .....	241
East New York Savings Bank .....	107
East River Savings Institution .....	142
East Side Savings Bank for Sailors, receiver's report of .....	37
East Side Savings Bank, Rochester .....	122
examination of .....	283
Eleventh Ward Savings Bank .....	143
Ellenville Savings Bank .....	230
Emigrant Industrial Savings Bank .....	144
examination of .....	285
Equitable Savings Institution .....	146
Equitable Trust Company .....	346
Erie County Savings Bank .....	87
examination of .....	288
Examinations .....	263-338
Excelsior Savings Bank .....	147
examination of .....	290
Expenses .....	13
Expense of Department .....	260

F.

Failed savings banks .....	19
Farmers and Mechanics' Savings Bank .....	174
examination of .....	291
Farmers' Loan and Trust Company .....	347
Fishkill Savings Institute .....	73
Franklin Savings Bank .....	148
Franklin Trust Company .....	348
Fulton Savings Bank .....	196

G.

Germania Savings Bank .....	109
examination of .....	292
German Savings Bank, Brooklyn .....	111
German Savings Bank, New York .....	150
Goshen Savings Bank .....	188
Greenburgh Savings Bank .....	242
Greenpoint Savings Bank .....	113
Greenwich Savings Bank .....	152
Guardian Savings Institution, receiver's report of .....	38

H.

Harlem Savings Bank .....	154
Holland Trust Company .....	349
Home Savings Bank .....	53
Hope Savings Bank .....	55
Hudson City Savings Institution .....	69
examination of .....	294

I.		PAGE.
Increase and decrease resources and liabilities of trust companies....	21	
Institutions, resources of various classes of..	15	
Institution for the Savings of Merchants' Clerks .....	156	
Interest or dividends .....	13	
Investments, scope of .....	22	
Irving Savings Institution .....	158	
examination of.....	296	
Ithaca Savings Bank .....	228	
J.		
Jamaica Savings Bank .....	205	
Jarvis-Conklin Mortgage Trust Company .....	350	
Jefferson County Savings Bank.....	94	
examination of.....	297	
K.		
Kings County Savings Institution .....	114	
examination of.....	300	
Kings County Trust Company.....	352	
Kingston Savings Bank.....	231	
examination of.....	301	
Knickerbocker Trust Company.....	353	
L.		
Loans, temporary .....	11	
Long Island City Savings Bank.....	206	
examination of.....	302	
Long Island Loan and Trust Company .....	354	
M.		
Manhattan Savings Institution .....	159	
Manhattan Trust Company.....	355	
Manufacturers' Savings Bank .....	211	
examination of.....	303	
Matteawan Savings Bank .....	75	
Mechanics and Farmers' Savings Bank.....	56	
Mechanics' Savings Bank, Brooklyn.....	116	
Mechanics' Savings Bank, Cohoes .....	57	
examination of .....	303	
Mechanics' Savings Bank, Fishkill-on-the-Hudson.....	76	
examination of .....	304	
Mechanics' Savings Bank, Rochester .....	124	
examination of.....	307	
Mercantile Trust Company.....	356	
Metropolitan Savings Bank .....	161	
Metropolitan Trust Company.....	357	
Middletown Savings Bank .....	190	

	PAGE.
Monroe County Savings Bank .....	125
examination of.....	308
Mortgage loans .....	8-9
Mutual Trust Company .....	358

N.

Name, failed savings banks, receiverships closed.....	19
Nassau Trust Company.....	359
National Savings Bank, Albany .....	59
National Savings Bank, Buffalo .....	89
examination of.....	309
Newburgh Savings Bank.....	191
New Paltz Savings Bank.....	233
New Rochelle Savings Bank, receiver's report of.....	38
New savings banks.....	17
New York Guaranty and Indemnity Company .....	360
New York Life Insurance and Trust Company.....	361
New York Savings Bank .....	163
New York Security and Trust Company .....	362
North River Savings Bank.....	165
examination of.....	310
Number of depositors or open accounts .....	11-12
Number of savings banks .....	5

O.

Onondaga County Savings Bank.....	181
Oneida County Savings Bank.....	176
Oneida Savings Bank.....	120
Open accounts, number of .....	12
Opinions by Attorney-General .....	29-35
Oswego City Savings Bank.....	198
Oswego County Savings Bank.....	200

P.

Pawling Savings Bank .....	78
examination of .....	311
Peekskill Savings Bank.....	244
examination of .....	312
People's Savings Bank .....	246
examination of .....	314
People's Trust Company .....	363
Port Chester Savings Bank.....	247
Poughkeepsie Savings Bank.....	80
examination of .....	316
Putnam County Savings Bank .....	202
examination of .....	319

## Q.

	PAGE.
Queens County Savings Bank.....	208
examination of .....	320

## R.

Real estate.....	10
Receivers failing to report .....	18
Reports of receivers .....	36-41
Resources and liabilities of savings banks.....	7
Resources and liabilities of trust companies.....	20
increase and decrease of.....	21
Resources of safe deposit companies.....	15
Resources of various classes of institutions.....	15
Rhinebeck Savings Bank.....	82
Richmond County Savings Bank.....	216
Riverhead Savings Bank .....	222
Rochester Savings Bank .....	127
examination of .....	321
Rochester Trust and Safe Deposit Company.....	364
Rockland Savings Bank, receiver's report of .....	38
Rome Savings Bank.....	177
Rondout Savings Bank.....	235
examination of .....	323
Roslyn Savings Bank.....	210
examination of .....	324

## S.

Safe deposit companies, resources of .....	15
Sag Harbor Savings Bank .....	224
Saugerties Savings Bank.....	237
Savings banks, closing .....	17
Savings banks, failed.....	19
Savings Banks Law, amendment to.....	27
Savings banks, new .....	17
Savings banks, number of .....	5
Savings banks, resources and liabilities of.....	7
Savings Bank of Utica .....	179
Schenectady Savings bank.....	219
Scope of investments.....	22
Seamen's Bank for Savings.....	166
examination of .....	325
Seneca Falls Savings Bank .....	221
Sing Sing Savings Bank .....	249
examination of .....	327
Skaneateles Savings Bank .....	183
South Brooklyn Savings Institution.....	116
examination of .....	329
Southern Tier Savings Bank.....	68
Southold Savings Bank .....	226

	PAGE.
Staten Island Savings Bank.....	217
examination of .....	330
State Savings Bank.....	212
State Trust Company.....	365
Statistics, savings banks .....	8
Statistics, trust companies .....	21
Stock investments.....	10
Sundry items .....	256-259
Surplus .....	13
Syracuse Savings Bank .....	184

T

Tables :

aggregate resources and liabilities of savings banks .....	7
aggregate resources and liabilities of trust companies .....	20
amount due depositors, number of depositors or open accounts and average amount of each account .....	12
amount loaned on mortgage securities and increase of such loans during year.....	9
amount of various items of resources, liabilities and statistics and increase and decrease during year.....	8
changes in various items during the year .....	21
classes of stock investments, par value and increase and decrease .....	10
comparative statement .....	8
condition of savings banks, in aggregate, by counties.....	256-259
condition of trust companies .....	20
estimated value real estate of savings banks .....	10
expenses of department .....	260
increase and decrease during year in resources and liabilities of trust companies and statistics.....	21
mortgage loans.....	9
name, location and amount due depositors, dormant savings banks .....	16
name and location of failed savings banks from which reports have been received and amount of dividends declared.....	18
name, location and date of failure of savings banks in charge of assignees in bankruptcy; not obliged to report to department....	18
name of failed savings banks whose receiverships have been closed, rate per cent of dividends declared, unclaimed dividends depos- ited with Superintendent, and unclaimed dividends paid by him .....	19
number of savings banks, amount due depositors, and total resources for each county and aggregate for State .....	6
resources of savings banks, banks of deposit, trust companies and safe deposit companies .....	15
resources and liabilities of trust companies.....	20
resources of various classes of institutions.....	15
sundry items .....	256-259
total amount of resources, surplus and interest credits, savings banks .....	14
unclaimed dividends .....	19

	PAGE.
Temporary loans.....	11
Teutonia Savings Bank, receiver's report of.....	39
Third Avenue Savings Bank, receiver's report of.....	40
Title Guaranty and Trust Company.....	366
Troy Savings Bank.....	214
Trust companies, condition of.....	20
Trust and Deposit Company of Onondaga.....	367
Trust, loan and mortgage companies, resources and liabilities of.....	20

## U.

Ulster County Saving Institution.....	239
examination of.....	331
Unclaimed dividends, failed savings banks, deposited with Superintendent.....	19
Unclaimed dividends, failed savings banks, paid by Superintendent..	19
Union Dime Savings Institution.....	168
Union Savings Bank of Westchester County.....	250
examination of.....	333
Union Trust Company.....	368
United States Mortgage Company.....	369
United States Savings Bank.....	170
United States Transfer and Exchange Association.....	369
United States Trust Company.....	370
Utica, Savings Bank of.....	179

## W.

Walden Savings Bank...	193
Wappinger's Savings Bank.....	83
Warwick Savings Bank.....	195
Washington Trust Company.....	371
Westchester County Savings Bank.....	252
examination of.....	333
Western Savings Bank.....	90
examination of.....	335
West Side Savings Bank.....	172
examination of.....	336
Williamsburgh Savings Bank.....	118

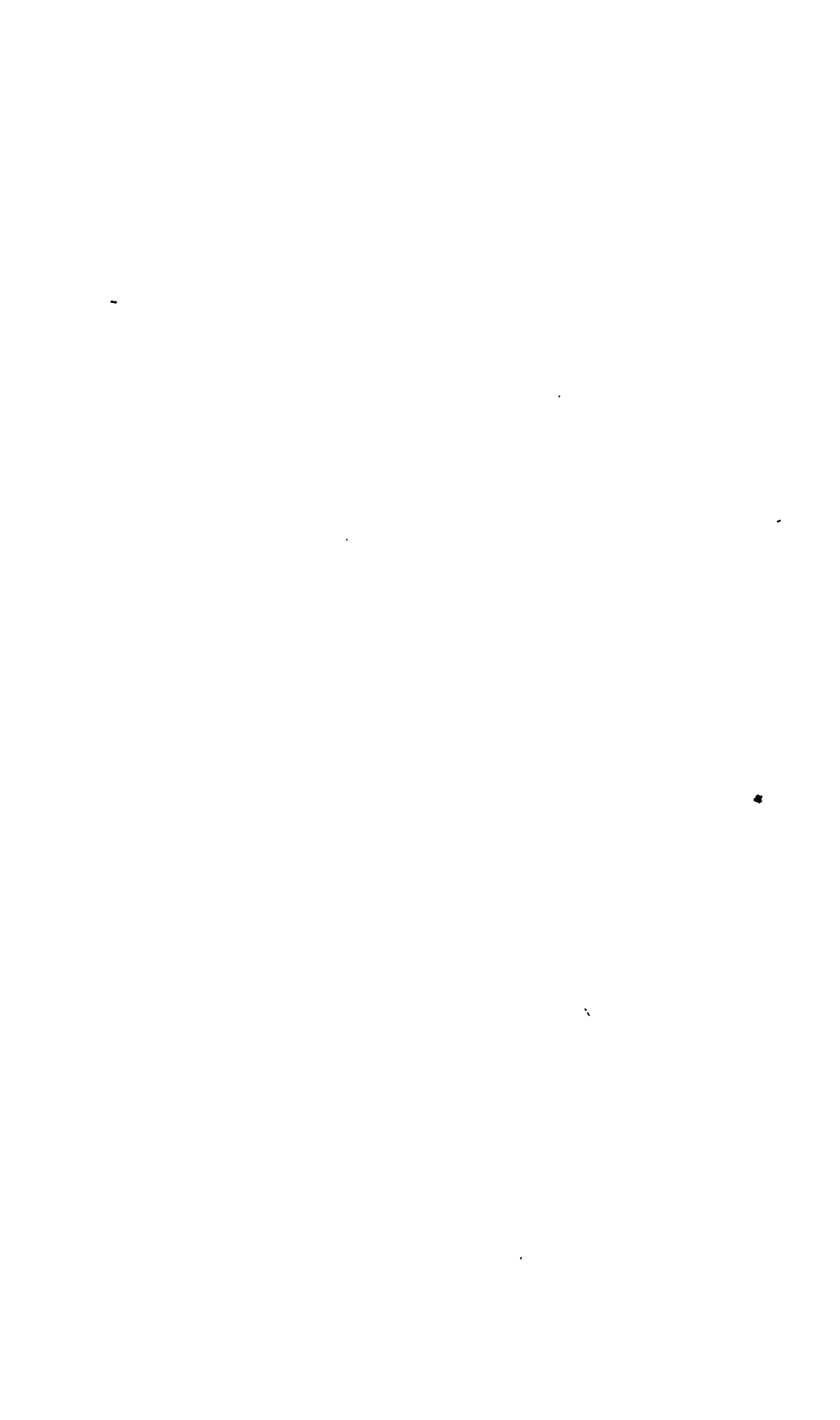
## Y.

Yonkers Savings Bank.....	254
examination of.....	337
Yorkville Savings Bank, receiver's report of.....	41









**This book is under no circumstances to be  
taken from the Building**

[illegible]

---

MAY 10 1926

